

The Nepalese Immigrant Entrepreneurship: does ethnicity matter?

Safaet Ahmed

University of Helsinki

Faculty of Social Sciences

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Abstract

The world is currently experiencing a notable shift in the pattern of migration. Immigrant receiving countries in different parts of the world have promoted integration policies to minimise the inequality. My purpose of this paper is to learn how immigrant entrepreneurship contributes to self-employment by the use of ethnicity and transnational connection. This text examines the role of ethnicity in the development and sustenance of the Nepalese entrepreneurship in the context of Finland, drawing from the first-hand data. I have found that the involvement of ethnic resources, co-ethnic employment, and transnational connection lead to a profitable return for the Nepalese ethnic entrepreneurship. Instead of conceptualising a general economic model of entrepreneurship, I argue that it should be understood holistically how these immigrant entrepreneurs construct such opportunities by depending on ethnicity and co-ethnic relationship. I conduct this study with a great interest in the context of Finland, with an effort to understand the function of the Nepalese caste system as it is one of the essential features of this entrepreneurship model. I combined certain statistical information from various Finnish and Nepalese official sources to illustrate my arguments. The study shows how the Nepalese immigrant/ethnic entrepreneurs and soon-to-be entrepreneurs' tactics to seek opportunities attempts to encounter mainstream labour market exclusion.

Key words: Branding, Caste, Entrepreneurship, Ethnicity, Finland, Migrant, Integration, Informalities, Nepal, Nepalese, Transnational.

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Chapter 1: Introduction

Immigrant entrepreneurship is often identified as ethnic entrepreneurship because of non-local ethnic background of entrepreneurs— those who belong to an immigrant minority group and utilise ethnic resources in their businesses or engage in entrepreneurship activities. In Finland, the government's interest in immigrant entrepreneurship started to rise after the '90s (Pukkinen et al.2007). Living with multiple challenges in a host country is a substantial determinant for choosing entrepreneurship. The phenomenon plausibly is driven by the labour market discrimination against immigrants may wield influence on them to look self-employment. Immigrant businesses are internationally recognised to be a factor in the economic growth of many western countries.

According to Scheyvens (2008), (as cited in Boubakri, 1999), study on the Tunisian immigrants in France shows that, unlike in the 1970s, immigrants are now more often self-employed, community ethics give way to economic rationality, and commercial organisation and transnational networks are developing. The same research suggests that the situation also applies to Asian and Turkish immigrants in France. An ethnic or immigrant economy is a migrant-dominated small business reliant on the use of one or multiple ethnic resources to the contribution of self- employment which is a definite stance on the extension of working opportunity, contributing state welfare by taxation, building an adequate social and economic position and establishing ethnic trust. One general definition can be described from the volumes of study on immigrant population in Western societies is that whenever an immigrant ethnic minority establishes control on private self-employment sector with the ability of ownership control will be identified as an ethnic or immigrant enterprise (Light & Karageorgis, 1994;Portes, 1994). In another definition, it is viewed as “any ethnic or immigrant group’s self-employed, its employers, their co-ethnic employees, and their unpaid family workers” (Bonacich & Modell,1980: P-9). In this thesis, I focused on the combination of Nepalese ethnicity, and entrepreneurship in relation to migration and transnationalism that might be one of the few studies in the context of Finland.

In the context of North America, the ethnic/immigrant economy helps co-ethnics economically, socially, culturally, and politically (Light and Gold, 2000). The term ethnicity refers to relationship between groups whose members consider themselves distinctive, and these groups may be ranked

hierarchically within a society. (Eriksen, 1993: P-7). The contemporary concern of ethnicity reflects changes in the many aspects of the intensity of migration, integration and ethnic relation. Ethnicity has shown a useful tool to understand an immigrant minority group. According to Eriksen (1993), ethnicity refers both to aspects of gain and loss of interaction and to aspects of meaning in the creation of identity (P-13).

The purpose of this study is to examine contemporary issues regarding Nepalese immigrant entrepreneurship in Finland. The country has one of the lowest percentages of non-European immigrants in all of Europe. But the number is raising. The Nepalese migrants in the country, by far the least unemployed group, get less attention than all the other immigrants combined. I examined a different explanation: dependency on ethnicity may increase immigrants' abilities to prospering entrepreneurship. By existing in two cultures, one physically and one spatially, they face constraints, and these challenges may allow creating an opportunistic situation by applying ethnic resources. The objective of my study is to learn how the Nepalese entrepreneurship activities are performing by means of ethnicity, co-ethnic connection, and other affiliated practices.

1.1 The Nepalese in Finland

The Nepalese in Finland represent a diverse and multi-ethnic background. The word 'Nepalese' or 'Nepali' does not describe a particular ethnicity, but a collective name for the people from present-day Nepal, a landlocked country situated between India and China. The National Statistics Service of Finland, Tilastokeskus, recorded that, in 2015, 2638-Nepalese born citizens were living in Finland. In 2017, the total 178 persons from Nepal granted citizenship (stat.fi, 2017). There is a number of both minority and non-minority ethnics residing in Nepal. The modern Nepalese ethnicity consists of the various degree caste groups, in which "the Brahmins, or priest, are the highest caste. They are Indo-Aryan descent. The Chetris are the military order of Nepal. Their origin is from the Brahma and Khas hill-tribe intermarriage. The Khas were racially similar to Brahmins and spoke a Sanskrit like language. Next in the caste system is the Matwali-Chetri, who drink liquor. Newars, another ethnic group, are the original inhabitants of the Kathmandu valley. They tend to be businessman and shopkeepers, farmers, and craftspeople. As the elevation increases, the tribes are more Tibetan/Mongolian in origin. These are the Rai, Limbus, Tamang, Magars, Sunwars, Gurung, Pnachgunle and Chepong tribes. The Himalayan people are the famous Sherpas, and the lesser known

Lhoomi, Thoudam and Toke Gola, Lopa of Manag, Larke and Siar”. (Edelstein, 2011: P-286). According to the information provided by the Non-Residential Nepali Association, Finland (NRNA), the very first Nepalese restaurant in Finland was established in 1992. According to this organisation, significant numbers of Nepalese students began to come to Finland in 1998, and a more substantial flow started in 2005. Most Nepalese entrepreneurship activities are concentrated in the restaurant business, and the Nepalese ethnic restaurants in Helsinki and other major cities are increasing rapidly. In this thesis, I explore the matters concerning why this group, in particular, is mostly engaged in the restaurant business, compared to other ethnic groups.

1.2 Research objectives and research questions

The aim of the study began with the assumption that ethnicity performs a key role in immigrant entrepreneurship. I aim to explore how the Nepalese entrepreneurs create self-employment opportunity to which their ethnicity function as a core element of encountering lack of access in the local labour market. This study aims to examine the multiple roles of ethnicity entrepreneurs have adopted to facilitate in their business. The first objective started from the assumption that the members of a particular Nepalese ethnic group are involved mainly in the entrepreneurship. Under this circumstance, the goal focuses on gaining knowledge on the ethnic background of entrepreneurs and a detailed explanation of the role of ethnicity. In line with the interpretation, manifestation of ethnicity discussed as a strategy to sustain and growth of entrepreneurship. This manifestation is based on the application of ethnic resources, trust, ties and co-ethnic relationship. The second objective attempts to answer the question of - how transnational migration act as a central element of diasporic integration? The third objective of the study covers the aspect of Nepalese ethnicity branding in order to create space for entrepreneurship. In addition to this, the last objective look into the existing informal practices in financing the enterprise and job searching.

The research questions for the thesis are:

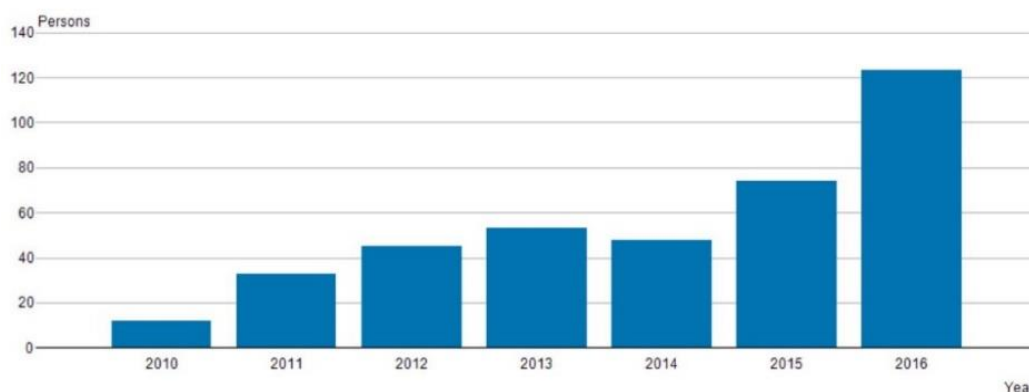
1. Does the manifestation of ethnicity serve as a core ingredient for the Nepalese entrepreneurship?
2. How does transnational connection of the Nepalese immigrants influence their process of in-group integration and if so, how?

3. What are the informalities for these entrepreneurs and how does ethnicity enable a sense of simulated branding?

1.3 Population background

Nepal has existed as a sovereign nation under the Gurkha kingdom and never be a part of the British colony, unlike other South Asian countries. Between 1814 and 1818, the Anglo- Nepalese war was fought between the Kingdom of Nepal and colonialist British East India company. Finally, in 1923 the Nepal – Britain Treaty was signed between both parties which provided international recognition of Nepal as a sovereign nation (Pemble, 2009). In 2008, Nepal abolished 239 years old monarchy under the pressure of Maoist group and various anti-monarchy social movements (BBC News, 2007). International labour migration is climbing in Nepal. Since the establishment of the monarchy, the primary migration destination is India, a migrant sending country, has less GDP and poor infrastructure. Nepal is moving intention to the oil-rich Gulf States and other developed countries. Economically insolvent and unskilled status Nepalese who live in border regions go to India which does not contribute economic growth, young people migrate to the Gulf countries, while skilled and highly educated workforce goes to the developed countries. In the early 1990s, only about ten thousand international migration was recorded. In 2012, international labour migration was reached three million, according to the country’s Department of Foreign Employment statistic, published in 2013. International remittance reached 359.6 billion Nepalese Rupees (NRS) in 2011, that is, 23.1 percent of the total GDP (The Nepalese Ministry of Finance report, 2013).

Figure 1: Citizenship granting status of the Nepalese in Finland



Source: Statistic Finland, 2017

In Figure 1, according to the Statics Finland (2017), only 12 Nepalese origins granted Finnish citizenship in 2010. Altogether 123 Nepalese born permanent residence holder granted Finnish citizenship in 2016. A vast majority of them are originated from a specific region of Nepal. Many found the entrepreneurial position in the growing number of Nepalese restaurants in Finland. Most of them are living in the Helsinki region. As numbers grow, the diversity among the Nepalese is also increasing by the participation of various ethnic backgrounds.

The majority of the Nepalese population follows Hinduism, so all Nepalese were socially defined by the caste system. The caste system is a convoluted arrangement where social status is determined by birth. The Nepalese caste stratification is fundamentally similar to India and Bangladesh with its variation. In the micro level, the caste hierarchy is simulated with the many ingredients of local modifications. Occupying both the highest rank of this system were the hill Hindus or Parbatiya who migrated to Nepal from the western hills. They originated from the Indo-European language group and spoke a language similar to Sanskrit (Khas) from which the modern Nepali language emerged. The cast based social stratification allocated the highest rank to the Bahuns (Brahmans) and the Chhetris and Thakuris (Kshatriya). Both of these were classified as tagedhari, or wearers of the sacred thread signifying their status as ‘twice-born’ or those initiated into the sacred Hindu texts (Bennett, Dahal & Govindasamy, 2008).

Table 1: The division of Nepalese Caste and Ethnic Groups

Caste Groups	1. Brahman/Chhetri	1.1 Hill Brahman Hill Brahman
		1.2 Hill Chhetri Chhetri, Thakuri, Sanyasi
		1.3 Tarai/Madhesi Brahman/Chhetri Madhesi Brahman, Nurang, Rajput, Kayastha
	2. Tarai/Madhesi Other Castes	2.1 Tarai/Madhesi Other Castes Kewat, Mallah, Lohar, Nuniya, Kahar, Lodha, Rajbhar, Bing, Mali Kamar, Dhuniya, Yadav, Teli, Koiri, Kurmi, Sonar, Baniya, Kalwar, Thakur/Hazam, Kanu, Sudhi, Kumhar, Haluwai, Badhai, Barai, Bhediyar/ Gaderi
	3. Dalits	3.1 Hill Dalit Kami, Damai/Dholi, Sarki, Badi, Gaine, Unidentified Dalits
		3.2 Tarai/Madhesi Dalit Chamar/Harijan, Musahar, Dushad/Paswan, Tatma, Khatwe, Dhobi, Baantar, Chidimar, Dom, Halkhor
Adivasi/Janajatis	4. Newar	4 Newar Newar
	5. Janajati	5.1 Hill/Mountain Janajati Tamang, Kumal, Sunuwar, Majhi, Danuwar, Thami/Thangmi, Darai, Bhote, Baramu/Bramhu, Pahari, Kusunda, Raji, Raute, Chepang/Praja, Hayu, Magar, Chyantal, Rai, Sherpa, Bhujel/Gharti, Yakha, Thakali, Limbu, Lepcha, Bhote, Byansi, Jirel, Hyalmo, Walung, Gurung, Dura
		5.2. Tarai Janajati Tharu, Jhangad, Dhanuk, Rajbanshi, Gangai, Santhal/Satar, Dhimal, Tajpuriya, Meche, Koche, Kisan, Munda, Kusbadiya/Patharkata, Unidentified Adivasi/Janajati

Source: Bennett, Dahal & Govindasamy, 2008

The Brahmin and Chhetri are the two largest caste groups and have had the most dominant role in the formation of the modern Kingdom of Nepal, both in political and throughout all social and religious fields (Dixit & Ramachandran 2002). The settlers from current day India brought the caste system to Nepal. Dixit & Ramachandran (2002) feature some common characteristics of the Nepalese caste division. Table 1 shows, at the top of the hierarchy are the Brahmins (Bahun or Khas), then Chettri (government and soldiers), Vaisya (traders and farmers) and Sudras (outcaste, street sweepers, and cleaners). The stratification system dedicated to every aspect of life. During the Kingdom era, communities were bordered by the caste practice. Lower and Upper caste always lived in disconnected colonies. It forbids inter-caste marriage. In the aspect of consumption, Brahmins and Chettri do not consume alcohol which is considered as pollution to caste regularity.

The Brahmins dominate the Nepalese restaurant business; often describe themselves as Khas. Caste and casteism may have been carried to Finland to which the Nepalese diaspora migrated. Cultural, Social and Economic capital are essential elements when describing the involvement and sustain of entrepreneurship. The Brahmins, Chettri, and Newar have access to better opportunity because of higher caste position. The study participants answered a similar explanation about their caste identity. So, it is crucial to define caste opportunity. The Nepalese caste system divides people on the stratification of pure and non-pure. One of the characteristic features of upper caste implements on universal acceptance of food and drinks preparation and consumption. That means, anyone can consume food and drinks prepared by Upper caste, but an upper caste cannot accept food prepared or even touched by lower a lower caste. The Non-pure groups are collectively named 'Nachalne Pani' means from whom water cannot be accepted (Dixit & Ramachandran 2002). Upper caste Brahmins uses their positional opportunity to involve in the restaurant business at home country and abroad where Nepalese diaspora migrated. The study participants belong to Brahmin caste. Most of the study participants also said that the vast majority of Nepalese entrepreneurs are the member of either Brahmin Khas or Chettri caste.

1.4 Structure of the Study

The study is comprised of five main chapters. The first chapter introduces the study concept-elaborates on the ethnic entrepreneurship, the aim of the study, the implication and the population background. A brief immigration history of the South-Asian population in Finland is discussed in this chapter. Chapter two outlines the theoretical concepts, research and analysis method, and an

overview of the respondents. Chapter three presents manifestation of ethnicity in Nepalese immigrant entrepreneurship. This chapter commences by introducing the ethnic background of entrepreneurs followed by the performance of ethnicity in employment. In addition to this, the possible adverse outcome of immigrant-ethnic dominance in a specific sector briefly described. The function of ethnicity manifestation discussed on the knowledge of empirical findings. Chapter four examines the transnational features of the Nepalese migration to Finland. The entrepreneurs are not just individuals or group of individuals who invest money, time and taking the risk, but potential individuals who are connected to the transnational relationship between two places. This chapter explores two types of integration practices; economic Integration with the host society and social Integration with the diaspora. Chapter five discusses various factors of ethnicity branding, informal financing and competitive situation encountered by the restaurant owners. The chapter also explains how ethnicity and caste practised in seeking employment and draws out its implication in informal activities such as wage exploitation.

Chapter 2: Theoretical framework, Research methodology, and Literature review

A. Theoretical framework

This chapter elaborates on the theoretical concept of immigrant/ethnic entrepreneurship. The first study on this subject ascended from the context of North America. Anthropological studies on the subject explore the connection from various notion of ethnicity, entrepreneurship and migration from the perspective of migration impact on host culture. Migrant tends to move beyond ethnocultural boundaries. The movement inevitably not only leaves their culture behind but somewhat frequently shape connection between an origin and receiving society. Ethnicity, as a driven mechanism of economic activity, followed by the researcher to explore particularly in North America and Europe which I interested to examine on the perspective of the Nepalese in Finland.

2.1 Ethnicity determines immigrant entrepreneurship

The theoretical analysis of Light & Gold (2000) on ethnic entrepreneurship, outlines the essential direction where they have provided a vast insight into the entrepreneurial activities of the North American diverse immigrant minorities. More preciously African American and Asian American

(Chinese, Korean), in which ethnic groups utilise ethnic, class, gender, and family resources to establish ethnic enterprises. The theory also provided a set of comparative analysis between ethnic groups and their different level of manifestation, the role of state and financing company. The contribution of the author to define ethnic economies stands on the idea of the immigrant background. As a matter of practice, everyone has ethnicity in which entrepreneurial practice of the European-American immigrant population is less focused on the subject matter. Bonacich (1973) introduced the idea of middleman minorities- concentrated on the indication of how immigrants become entrepreneurs. The concept primarily characterised immigrant minorities as intermediate actors between different market agencies, such as becoming agents, brokers, and different middleman professions. The second characteristic of this community defined by its position between social classes. Despite the exposure of various obstacles, these immigrant classes facilitate progress in entrepreneurship. The segregation policy of state and host culture primarily drives the barriers exposed by middleman minorities to create a situation of intergroup integration yet disintegration with host society. The perception of receiving society described as "Middleman minorities are strangers. They keep themselves apart from the societies in which they dwell engage in liquidable occupations, are thrifty and organized economically. Hence, they come into conflict with the surrounding society yet are bound to it by economic success"(Bonacich, 1973:P- 593)

Light (1991) claims that minority-owned small businesses have different characteristics of self-functioning and attracting other members of the same minority group than the conventional business model. According to his concept, ethnic entrepreneurship is heavily self-employed and focused on ethnic ties or trust, resulted in informal or formal disintegration. Ethnic ties bordered by the location of common origin(niche in origin and host country), language, religion, race and common interest. They are inspired to recruit workers from the same cultural root in the processes of trust. The concept reveals insight into how immigrant groups use ethnicity for seeking and proving job opportunity. The most important aspects here are the maintenance of ethnicity, race, ethnic resources to encounter economic and social segregation. Ethnic resources include kinship, shared values, trust, social capital, cultural assumptions, religion, language, social networks, the ideology of solidarity, and so on.

Overall, the connection becomes beneficial for both owner and job seeker. For the job seekers, the same connection gives an opportunity to find a job without training or skill, and for the owner, it is a

viable source of labour and capital accumulation. So, ethnicity becomes a beneficial aspect; it is cost efficient, produces opportunity and ultimately helping national economic status.

2.2 Three factors

Ethnic/immigrant economies have three related concepts, namely, ownership economy, enclave, and ethnic controlled economy. The first concept consists of self-employed entrepreneurs and their co-ethnic employees – “an ethnic economy or, as we shall later call it ethnic ownership economy exists whenever any immigrant or ethnic group maintains a private economic sector in which it has a controlling ownership stake” (Light & Gold, 2000: P-9). The ethnic enclave, a concept of Portes (1995), defines the specific business sector in which they become a monopoly and requires co-ethnic worker and deep trust. However, the migrant business eventually assimilates with the local market to improve socio-economic status. The resource utilisation examined by authors to challenge the class-based relationship. The Nepalese entrepreneurship has not formed ethnic enclave yet. But the industry has been practising ethnic ownership and ethnic control like other the South Asian restaurant businesses.

Non-European immigrant communities in Finland experience less ethnic enclave or less ethnically separated areas in comparison to Sweden and Denmark. But a vast majority of middle eastern and north African ethnic enterprises are exclusively visible in the east of Helsinki region.

Table 2: Comparison of Ethnic Enterprises between Finland and North America

Marker	North America	Finland
Ethnic Ownership	YES	YES
Ethnic Control	YES	YES
Ethnic Enclave	YES	NO

Source: Author

According to Table 2, There are some marked variations between North America and Finland in terms of immigrant business. In Finland, the self-employed immigrant enterprise sector did not generate a

ghetto or isolated neighbourhood which is visible in the USA on the basis of race and origin of immigrants. The positive attitudes towards all kinds of entrepreneurship tend to be more closely linked to the Finnish government initiatives. At the same time, race and religion have not been proposing a powerful frame for the formation of ethnic enclave. Whereas, in North America, the sector is mostly embodied in terms of geographical and social exclusion that framed by the origin of immigrants.

2.3 Multiple manifestations on the principle of ethnicity

Light and Gold (2000) applied comparative analysis to understand the manifestations of ethnicity in immigrant business. The comparative study between Asian-American (Chinese and Japanese) and African-American owned enterprises in the USA reveals cultural reasons in the formation of the sector. The members of Asian-American groups have access to in-group informal credit institution such as informal capital accumulation. On the other hand, co-ethnic capital accumulation has a rare occurrence for African American small businessman. Two ethnicities in the same circumstance manifest different economic behaviour. Also, a corresponding ethnic group in two different places exhibit different economic behaviour. Well established migrants who are locally successful individuals through their enterprise placed a high value in the status system for accomplishing powerful position within the community. In so doing, they provide resources, training, fund and favourable condition for the new entrepreneur. The workforce involved in Asian-American enterprises from the various background of Chinese, Korean and Japanese is entirely homogeneous. The majority of the workers employed are the owner's unpaid or less paid family members ranging from son, daughter, wife, and parents. Outside the family relation, the second batch of regular wage-receiving workers is correlated by the blood or marriage relations. The third group consists of "co-ethnic who are not related to the owner by blood or marriage. Such workers share an ethnic affiliation with the owner" (Light & Gold, 2000: P-38). Beyond all of these groups, non-co-ethnic workers are hired when co-ethnic workers are not available.

2.4 Seeking finance

Light & Gold (2000) draw ethno-racial discrimination practices on receiving financial support from the US banking sector. The self-producing and sustaining nature of the industry works as an alternative to institutional support. Immigrant background entrepreneurs usually have a lack of access to formal financial institutions. The causes vary -for those soon-to-be entrepreneurs without asset and

proper financial projection, it is tougher to convince the bank for financial investment. But the overreaching reason is hidden racism practice in the USA for granting start-up loans for racial and immigrant minorities. Eventually, those entrepreneurs take a cynical judgment of banks, and similar institutions, are based on first-hand experience and experience from other community members. To overcome the situation, the primary source of funds that financed start-up formation attained from non-institutional sources- reflecting the heavy dependence on friends, family and community associations. As described by the authors " ethnic ownership economies make the existence of ethnic communities likely, as they provide ethnic economies with labour, loan funds, and consumers, while establishing and maintaining notions of group belonging which allow ethnic economies to exist"(Light & Gold, 2000: P-167). Therefore, bank loans became less important than the self-financed and non-institutional funds. Comparatively, the Finnish financial policy is entirely different than those in the USA. The Finnish law and financial institutions are neutral and promotional for all types of entrepreneurship, ranging from start-up money, tax waiver, training and so on. Although, my study shows that the Nepalese start-up restaurants largely depend on self and community for generating financial capital.

2.5 Transnational connection

To understand why the Nepalese migrants have chosen to come in Finland despite the fact that the two countries do not share any historical contact, I referred Schiller (1995) concept of transnational migration, ways of being and ways of belonging. The ways of being are the exact social practices and relations of transnational migrant rather than the actions correlated with their identities, whereas, the presentation of a perceived connection to a specific group can be identified as ways of belonging. For instance, a person may involve in a particular minority organisation according to ethnicity or origin, and the same time that person may choose to remain unattached with that organisation. Ways of belonging in terms of studying Nepalese entrepreneurship may conjoin action and consciousness of the character of identity that response to transnational practice. From an individual viewpoint, a question remains: how transmigration is used for interconnection beyond the borders? One example can be drawn from the remittance relationship between the diasporic Nepalese and their money receiving families. In this context, transmigrates are defined "immigrants whose daily lives depend on multiple and constant interconnections across international borders and whose public identities are configured in relationship to more than one nation-state"(Schiller et al. 1995: P-48). In light of the escalating sign on the principal role of transnational relations relative to other flows in remittance receiving countries: immigrants are considered to be connected in two countries across the borders in

almost all aspects of life. It is not surprising that the remittance flow from Finland to Nepal strengthen the position in society and influence other people to migrate for economic development.

The concept outlines three reasons behind transnational migration, namely, “(1) a global restructuring of capital based on changing forms of capital accumulation as lead to deteriorating social and economic conditions in both labour-sending and labour receiving countries with no location a secure terrain of settlement. (2) Adverse reception conditions nowadays awaits immigrants in the receiving society...(3) the nation-building projects of both home and host society build political loyalties among immigrants to each nation-state in which they maintain social ties.” (Schiller et al. 1995: P-50). As the author claim, the world is integrating or already integrated into a single system of production and distribution. As such, immigrant-sending and receiving countries have interconnected by the division of core and periphery; accompanied by the possibility of social and economic integration by the following of higher capital steam and high wage labour migration. In the receiving country, immigrants gradually find themselves in the adverse situation in the process of economic and social integration. In this situation, they try to form strong community bonding in receiving society and making full immigrant-integration less desirable from both sides. To serve this purpose, it remains to address whether less-integration becomes the key reason to seek an alternative means of livelihood (immigrant enterprise) or channelled into extreme social and geographic exclusion (immigrant ghetto). The transnational practice has produced nationalism in both sending and receiving counties - the formation of ethnic purity campaign by native population or majority population in a way to exclude racial minority in receiving country, and for immigrants the preservation of their own ethnic identity guided by the maintenance of close political and social loyalty towards sending country. Bonacich (1973) denotes, middleman immigrant minorities keep their loyalties towards origin country rather than host country by disintegration, sending regular remittance and practising immigrant entrepreneurship. The transnational connection may serve the disintegration process by setting up above mentioned characteristics.

B. Research Methodology

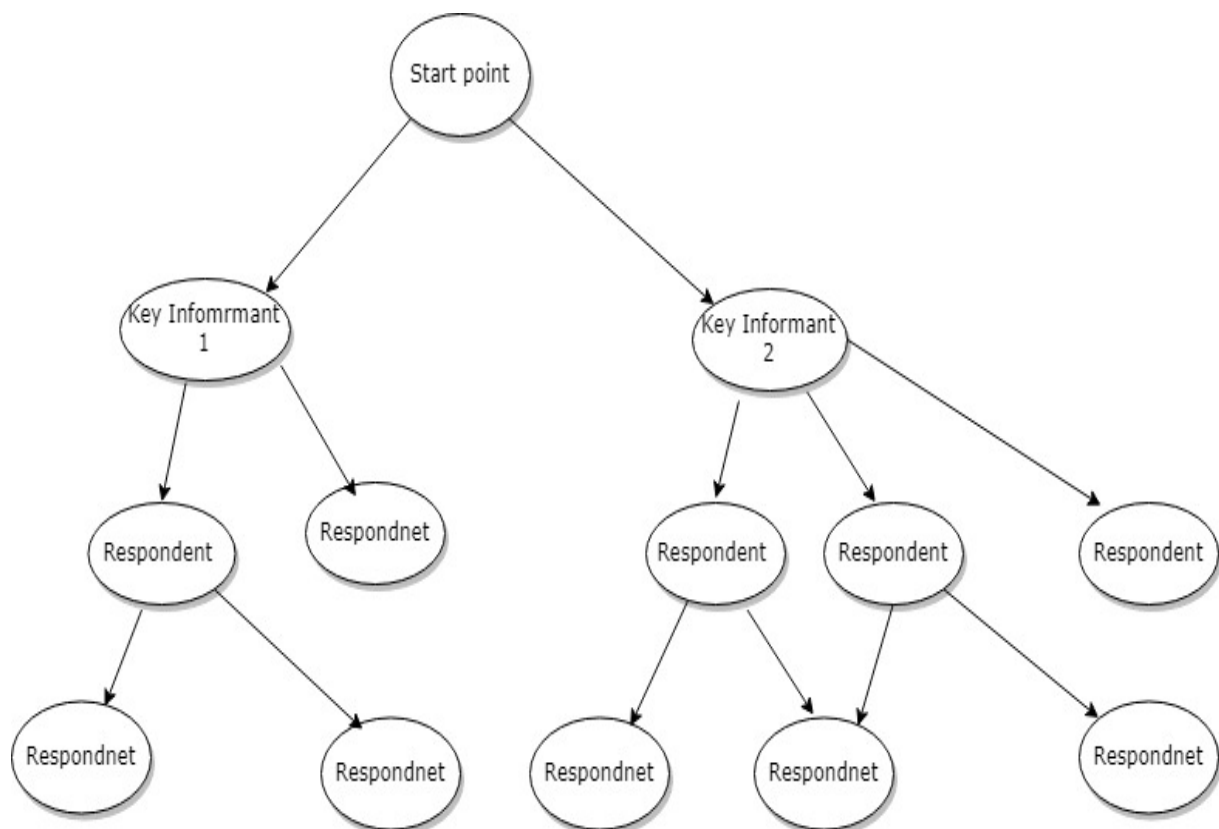
For conducting social research, the primary consideration is that researcher or investigator has to select a set of specific techniques for achieving the study purpose as because most of the social research rely on the qualitative approach of the depiction of first-hand data. The purpose of the chapter

is to explain the procedure of data collection and analysis method. For this study, I applied the semi-structured interview and participant observation methods.

2.6 Sampling and selection criteria

A sample is a subset of a population selected by either based on probability or non-probability. The eligible respondent selection followed by the technique of nonprobability snowball sampling. In this sampling method, I have taken a few people who are relevant to criteria and asked them to refer more individuals. The eligible respondents were also suggested by the two key informants in order to accumulate study participants. In the process of selecting the Nepalese entrepreneurs for this study, I had to ensure that the individuals represented the larger group. The respondents are primarily above the age of 20-years old regardless of gender. 80% of the respondents have full or partial ownership of a Nepalese restaurant, and the rest of them were selected on the basis of employment in the restaurant.

Figure 2: Respondent selection by Snowball Sampling



Source: Author

In the beginning, the respondent selection was challenging for me. In order to find eligible respondents, I took help from my Nepalese friend who works in a Nepalese restaurant which described in Figure 2. Eventually, key informants and study participant with whom the rapport has been made refer me to other eligible participants.

2.7 Data collection

I initially planned to conduct 12 semi-structured interviews including two key informants' interviews, and participant observation. To examine the different perspectives of the Nepalese restaurant business, I selected three categories of respondents – single ownership enterprise, shared ownership enterprise and workers – for data collection, based on the concept that these categories designate a large picture for the study. I conducted twelve interviews, eight with restaurant owners and workers, one with bar owners and one pizza shop co-owner, all of whom are living in Finland for more than four years. I collected data for the research, during my fieldwork between April and July in 2018.

2.7.1 Semi-structure Interview

The semi-structured interview provides reliable and comparable qualitative data. The questionnaire used for semi-structured interviews has conducted within the topic and list of open questions involved in a conversation like discussion. As stated by Richard Silverman (2001), an interaction between the researcher and respondent on the notion of authentic explanation is a mirror reflection of social reality. He denoted the interview as a narrative transcription of a social world between interviewer and the subject. The noteworthy issues regarding in-depth discussion suggest objectivity, unbiased interpretation of fact and the rejection of dominant discourse of researcher. As according to Bryman (2004) "If the researcher is beginning the investigation with a fairly clear focus, rather than a very general notion of wanting to do research on a topic, it is likely that the interviews will be semi-structured ones, so that the more specific issues can be addressed" (Bryman, 2004: P-472).

I initiated the interview with background questions. Those were questions concerning; name, age, education, language, ethnicity, place of origin in Nepal and when they arrived in Finland. I examine the role of ethnicity in the Nepalese restaurant entrepreneurship, and how the informal setting offers

jobs, funds and other requirements for the soon-to-be entrepreneurs. Eight interviews conducted in Helsinki, two in Vantaa and two were carried out in Espoo.

Only two of the interviews were conducted in the participant's homes, and the rest of them were conducted in the restaurants. All the interviews were recorded with the permission which was necessary for transcribing. The session initiated the interview with general questions on personal information such as name, age, ethnicity, language, duration of living in Finland etc to draw attention into the interview process. The semi-structured interview required to guide with open-end questions to understand the opinions of respondents on the subject matters- including ethnic food and cultural presentation in business, employment through ethnicity, trust, transnational integration, branding, competition and institutional support.

The primary concern of the semi-structured interviews was targeted the respondent's first-hand experience on the role of ethnicity contributed to the Nepalese restaurant sector. The respondents, for instance, were asked to draw what motivated them to migrate in order to maintain the exploratory semi-structured interview session — the investigation from the initial phase aimed at exploration in details on the issue of ethnicity in terms of receiving and providing employment in the Nepalese restaurant.

As a South Asian and moderate understanding of the respondent's language, I experienced some advantages - features, comfortable access to the participants, friendly discussion and acceptance. In an attempt to achieve well-organised data, I followed an interview guide attended by a question order. This interview guide helped me to formulate question under a sequential topic. Therefore, I managed to avoid moving from one topic to another. The leading questionnaire is one of the main problems experienced during the first and second interviews. In certain case, the leading questions have resulted in desirability bias that influences the direction of the respondent's opinion as I expected. Therefore, I carefully edited the questionnaire to remove the leading probes.

2.7.2 Informant overview

The table below presents the characteristics of the respondents. The majority of study participants came to Finland on study visa. Other reasons for were spouse visa and work visa.

Table 3: Respondent overview

S/ N	Gender Age	Duration of stay in Finland	Qualification	Occupation(s) before Restaurant sector	Number of years in Restaurant Sector	Place of Origin in Nepal
1	M / 30	5	Master's degree	Housekeeping, Cleaning, Nepalese restaurant	2 y (as a worker)	Gulmi District
2	M / 34	8	Master's degree	Housekeeping, Finnish lunch restaurant	4 y	Tanahun District
3	M / 42	11	Bachelor's degree	Cleaning, Shop assistant, Pizza shop	5 y	Gulmi District
4	M / 35	7	Master's degree	Housekeeping, shop owner (Nepal)	4 y	Kathmandu
5	M / 40	15	Master's degree	Cleaning, postman, Nepalese restaurant	7 y	Gulmi District
6	M / 49	8	Bachelor's degree	Chef (Sweden), Nepalese restaurant	5 y	Pokhara city
7	M / 31	7	Master's degree	Postman, Nepalese restaurant	3 y (as a worker)	Kathmandu
8	M / 44	16	Bachelor's degree	Nepalese restaurant, Pizza shop	9 y	Gulmi District
9	M / 34	8	Master's degree	Cleaning, Construction, Fin-restaurant	4 y	Gulmi District
10	M / 47	18	Bachelor's degree	Chef, Nepalese restaurant, bar	9 y	Pokhara city
11	M / 45	15	Bachelor's degree	Bar, Nepalese restaurant,	5 y	Gulmi District
12	M / 40	13	Bachelor's degree	Indian restaurant (Germany)	4 y	Pokhara city

Source: author

2.7.3 Participant observation

In this study, participant observation provided insight into the fact, how the Nepalese restaurant owners manage ethnicity among the co-ethnic employees through the cultural parameters. Bernard (1994), sums participant observation demands objectivity and volume of unbiased description. Participant observation initiated by rapport build-up and eventually acquiring the norms and values in a way as to blend into the studied community. This process will enable a researcher to discover the authentic activities of a society in a natural setting. A sufficient amount of the study findings are based on the participant observation. A general challenge conducting the participant observation was to get permission from the restaurant owners.

However, with the help of one of my key informants, I managed to conduct two participants observations (2.30 hours and 3 hours) in two different Nepalese restaurants in Helsinki and Espoo. I aimed to understand the activities- such as approach between worker and owner, daily activities, introducing Nepalese cuisine to customers and so on. I was not allowed to take photographs inside the restaurants but allowed to take observation field notes.

2.8 Study ethics

Social researchers confront many ethical dilemmas and must decide how to act. Research ethics must be carried out in all stages of conducting research that arises from the proper way to maintain logic and moral. They have a moral and professional obligation to be ethical, even "if research participants are unaware of or unconcerned about ethics." (Newman, 2004: P-40). I was mindful of ethical responsibilities towards the study informants. For instance, I avoided presenting any controversial issues regarding any community or class. Regarding research ethics, I maintained some prohibitions: the anonymity of participant's information that collected for research purposes, taking proper consent, explaining the rights of withdrawing from the interview at any time and, rights to know about the objective and finding of the study. It is immoral to force people to participate by giving specific benefits. Interpreting false events and unbiased illustrating of results are consistent with the ethics of social research.

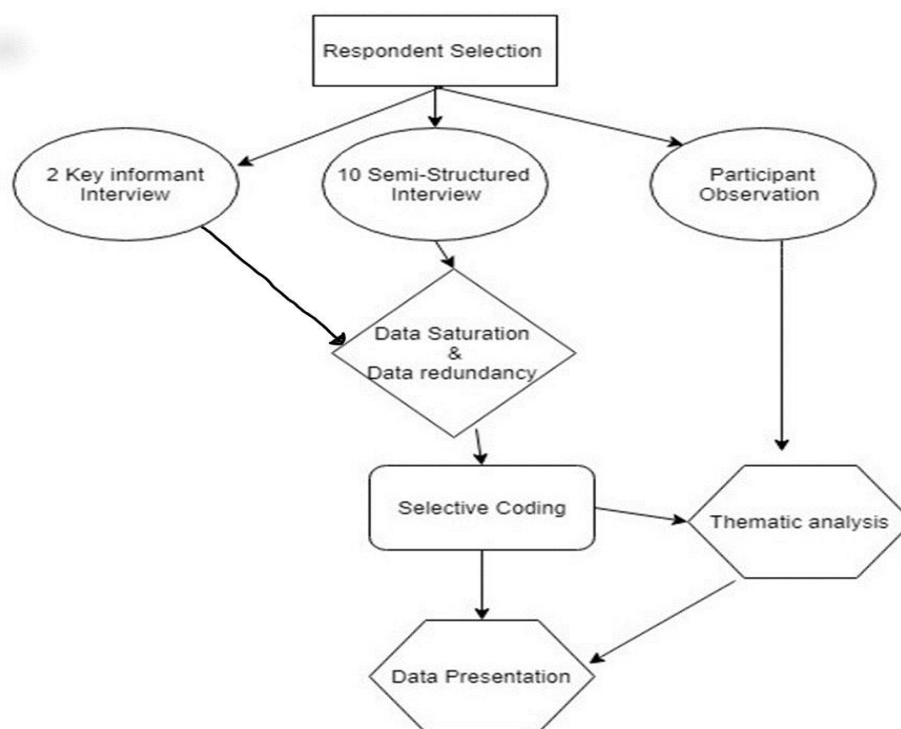
2.9 Data Analysis

After collecting all the data, coding was conducted from the free-listing to varies stages of the data analysis. In Figure 6, the overall process of data collection to data presentation presented in a flow chart format for better understanding. In order to illustrate thematic analysis, selective coding applied to the contrast of data saturation, redundancy for structuring and discarding irrelevant information. In many cases, the informants were answering unrelated information in which the study aimed to include only relevant information. The array of concepts is linked to temperance in coding supports how the specific issues are being facilitated. Broadly, the function of coding is to provide patterns in the volume of unsorted data which gives a narrative, intensive understanding of the analytical concept, contrasting the idea and also into the empirical features. Coding allows the researcher to provide raw data with a targeted structure. As Miles and Huberman remarked, "Codes are tags or labels for assigning units of meaning to the descriptive or inferential information compiled during a

study. Codes are usually attached to ‘chunks’ of varying size – words, phrases, sentences or whole paragraphs”(1994: p-56).

The objective dependency of code should have the valid presentation of research, exclusive by the distinctive nature, and relevance of exhaustive framework. Similar to Axial coding, Selective coding helped the study to organise the core variable of the data through transcribing that illustrates the analysis or explain the concepts. The most problematic condition in selective coding I experienced during data analysis is confirmatory bias; only taking the data which are supportive of the idea of the study or chosen objective. To describe the results, I applied some graphical formats in the construction of diagrams, and tables.

Figure 3: A brief presentation of research method



Source: Author

However, a proper way of looking at the interview data analysis is to suggest by Bryman (2004) that sorting under identical categories while the result must not be anticipated. Therefore, I had to focus on the boundary of thematic categories as well as empirical evidence. This practice encouraged to ensure that the researcher did not stand in the way of her/his concept rather than the actual finding

from the analysis. It would be relevant to address several limitations that compel the effectiveness of the data analysis. In many cases, personal judgement of the interviewee was strongly influential in response rather than actual truth.

2.10 Study limitations and barriers

I experienced some difficulties and limitations that need to be addressed from the neutral position. The first limitation is associated with the respondent selection: the snowball sampling with a limited number of respondents leads to community bias in which diverse respondents may not be accessible through the participant's suggestion network. Similarly, the authenticity of my respondent's opinions can be questionable in many aspects. It's worth pointing out that this occurs in qualitative research when views are driven by personal bias. When I went into the interview, not everything went according to plan mostly caused by the nature of the interview place — for example, welcoming the customer, receiving phone calls etc. Noise and disruption discomforted most of my interviews. I had no control over these things, but I tried to limit their impact on my transcript.

The second barrier associated with the discussion on sensitive issues. When participants were required to answer on the co-ethnic employment, which in many cases responses were controversial regarding the Tamang and Madeshi minorities, the only way to avoid these sensitive opinions is to move to the main topic in order to continue the conversation. During some of the interviews, respondents were eager to show that they have no problem with offering jobs to Nepalese from different ethnicity and caste, considering this as a sign of liberal attitude. But in practice, such claims rarely exist when I encountered difficulty in probing the answers; usually, the caste system maintains a strict prohibition in food preparation. In my interviews, participants often repeated ethnicity as a dominant discourse in ethnic entrepreneurship. However, I found one Nepalese restaurant has different caste group employee. When exploring the reason why a particular group of ethnicity come along as a dominant group in the Nepalese restaurant business, the opinions are not so much directly indicating to co-ethnic trust and ties, but functionally, however, shows a strong commitment towards ethnic trust and ties.

Lastly, the implication of using the data which are supportive of my study objectives can be considered in the fact that I endeavoured to demonstrate thematic analysis. Another limitation associates to the only male respondent selection because of the limited involvement of female entrepreneurs in the Nepalese restaurant sector.

C. Literature review

In this section, I looked at the existing study on ethnic entrepreneurship from different contexts. Wahlbeck (2007) defines ethnic economy as a result of labour market exclusion principally caused by immigrant or minority background. The process of entrepreneurship affiliated by the policy of welfare state and the high unemployment rate among the migrants. In Finland, ethnic businesses are relatively small. The ethnic enterprises are often described as low earning and less productive, managed by immigrant background individuals by considering its position in the mainstream economy.

The study finds ethnic-trust regarded as one of the driving forces of immigrant entrepreneurship. Wahlbeck (2007), for instance, shows that Turkish-owned shops are providing employment opportunities for other Turkish, non-Turkish migrant or even Finns. However, due to the minimum wage and less-standard working facilities, Finns are less likely to work in the kebab economy (Wahlbeck, 2007). Restricted access in resource and mainstream labour market leave no choice for both employee and employer but to establish a unity of trust. As a result, the most crucial employment requirement is trust. Lack of opportunity in generating capital - "trust becomes especially important, since it is one of the few resources that a minority community can generate to a larger extent than a resourceful majority." (Wahlbeck, 2007: P- 552). The role of the Finnish employment office in the creation of "Ethnic Pattern" (Wahlbeck, 2007) explained in the study as supportive by providing training and financial support when no other job position can be found for unemployed immigrants. In addition to this, the employment office pays subsidies money for few months, known as starttiraha for the new entrepreneurs.

A newly arrived Turkish kebab shop worker comparatively satisfied than an experienced person who is working for many years. The most obvious target of the recruits is to open a new shop after achieving sufficient experience. Employee recruitment often relies on the ethnic network which causes isolation from local labour market. According to the author, this complex relationship can be identified as negative social capital. Although, under the supervision of strict labour rights laws, these employees sometimes face wage exploitation and job insecurity. Shadow economic activities are

commonly practised by the small-scale entrepreneur to avoid compulsory taxes. Overall, self-employment and self-sustainability are the most visible features of Turkish kebab businesses in Finland. People with migrant backgrounds are influenced by the following reasons to find a job in Turkish shop; ethnic trust, restricted access on the local job market or alternative option, freedom and ambition to open own kebab shop after gathering experience.

Migrant businesses are also attractive from the level of manifestation. The academic dissertation of Sandelin (2014) described the manifestation of culture in Russian Immigrant entrepreneurship in Finland. The symbolic self-determination of position ascending by an entrepreneur continuously being encountered by the culture of the host country. As stated by the author, historical connection attempts to create prejudice or public image and general attitudes toward the Russian immigrant and their entrepreneurship. After 1991, the liberalisation of the state's immigration policy and EU framework had provided opportunities for immigrant business as well as a work permit. The nature of immigrant entrepreneurship maintains the hierarchy. For instance, Asian immigrants tend to work in the restaurant business while Western immigrants work in the education sector.

The study shows most of the Russian immigrant entrepreneurs received education and support from the different Finnish government agencies in order to eliminate inequality. From the cultural perspective, business orientation priorities divided into four segments- namely, business-first, money-first, family-first and lifestyle-first. The business-first enterprises ran by family members, the family-first entrepreneurs worked for the well-being of their families, the less privileged money-first entrepreneurs worked in the different sectors, and the lifestyle-first entrepreneurs were the single young worker. Immigrant business-friendly low scored power index system described by Russian immigrant entrepreneurs as a useful system to acquire information and opportunities from different Finnish organisations. The family-first entrepreneurs are dualistic in a way they maintain both Russian and Finnish aspiration. They tend to avoid business risk. The Russian masculine culture is dominant in the money-first entrepreneur's business as they want to be succeeded and earn money quickly than others.

The research article of Aaltonen & Akola (2012) discusses the barriers experienced by immigrant business from the notion of trust and social capital. The lack of employment opportunity is the main

factor for seeking self-employment. Work opportunities are minimal even for immigrants with a higher educational background. Therefore, the business sector with less entry requirement motivated immigrants to avoid economic insecurity. The study finds immigrant entrepreneurs face cultural and language barrier as well as negative attitudes from the locals. On the other hand, local cultural awareness and better language skills promote trustworthily relationship between customer and business owner. The immigrant community networks described by the respondents as a barrier to integration- less involvement in any immigrant organisation the speed up the integration process with the host society.

The same study also finds that having a Finnish business partner increased the social capital by the quality of work, cultural knowledge and dealing with official matters. Combined ownership immigrant start-up companies benefited from the involvement of local Finn. One study participant expressed, it was easier to obtain the trust of local customers when she had a Finnish surname. The Finnish name made it easier for her to cross the cultural barriers. Positive business reputation and trust are prerequisites for receiving financial support from the co-ethnic network as well as local friends. But the presentation of ethnic business in local media are stereotypical. However, the study indicates in the context of a culture where there is a lack of collective and institutional trust; personal trust becomes essential for business and between the start-up company and potential customers.

The World Bank Group (2013) conducted a study on the Nepalese migration and entrepreneurship reported that 18 countries were the popular migration destination followed by Qatar (22%), UAE (19%), Malaysia (18%) and Saudi Arabia (17%). The cost of migration was met by "taking loans (60%), dipping into family savings (29%), selling family land (3%), selling other types of property (2%), and using savings from previous migration (6%). The majority (36%) said family members helped them migrate the last time; 19% said they were helped by recruitment agencies, and only 12% said they were helped by contacts already in the destination country." (The World Bank Group Report, 2013: P-28) . The Nepalese migrant returnees encountered so many barriers in the way of creation of new ventures and entrepreneurial opportunities. The study indicates some fundamental barriers, namely, the problem in access to capital, low return from the investment, political instability, and weak government policy towards entrepreneurship. However, entrepreneurship was viewed as an obligation than an opportunity to make use of skills obtained overseas.

The same report stated that roughly 400,000 unemployed person – most being youth and young adults – attempt labour permits every year to work outside the country. An extreme shortage of attractive job opportunities in Nepal made up 46% national unemployment rate. In the most attractive migration destination - "however, are not finding medium- or high-skilled jobs in the foreign labour market. Instead, most of these migrants are forced to accept low-skilled or manual jobs in the expanding economies of the Middle East " (The World Bank Group, 2013: P-11).

Chapter 3: Manifestation of ethnicity

Ethnicity manifests in conscious processes. People with minority status have different ethnic construction one that is less welcome within mainstream society. As such, manifestation of ethnicity triggered by cultural influence in conscious ways. The Nepalese identity is visible and conscious because mainstream Finnish society has been constructed on a homogenous cultural and racial foundation with the absence of any historical contract prior to migration. This chapter examined the manifestation of Nepalese ethnicity through entrepreneurial activities from a multidimensional frame. Ethnic enterprise emphasises on predisposing factors such as co-ethnicity, ethnic trust, food culture, capital accumulation as the form of ethnic resources.

3.1 Asian immigrants to Finland

The chapter begins with a brief discussion on Finland's Asian immigrant receiving history. The Vietnamese were the first group of the immigrant who came to Finland. The Vietnam War resulted in mass displacement as Vietnamese refugees fled the region. In the beginning, the Vietnamese came to Finland as refugees. The first group of 100 Vietnamese refugees resettled in Finland in 1979 had grown to 2,300 members by 1994 (Valtonen, 1999). The next larger group, from a refugee camp in Thailand, arrived in 1983 and subsequent groups, originally from North Vietnam, came to Finland from refugee camps in Hong Kong in the later 1980s and early 1990s (Nguyen, 2001). In 1986, Finnish parliament set a quota for accepting asylum application that increased up to 500 until 1989 as number of South-East Asian refugee immigration continued.

The composition of South Asian immigrant population in Finland contrasts between different countries. Their share of all first-generation immigrants was as follows: Denmark 7.3%, Finland 3.2%, Norway 11.1%, Sweden 2.9% and Switzerland 1.7% (Martikainen & Baumann, 2009). The South Asians do not form a particularly large group in any of the receiving countries, but, nevertheless, Indian, Sri Lankan and Pakistani groups constitute noteworthy minorities. Bangladeshi, Bhutanese and Nepalese are smaller in numbers, and they have also not been particularly visible in research (Martikainen & Baumann, 2009).

Table 4: First-generation of South Asian immigrants in the Nordic countries and Switzerland

	Denmark	Finland	Norway	Sweden	Switzerland
Bangladesh	502	1,197	736	5,500	1,086
Bhutan	39	3	31	30	15
India	6,196	3,624	9,349	16,457	8,277
Nepal	1,188	899	460	504	337
Pakistan	19,880	1,179	30,161	9,161	1,917
Sri Lanka	10,663	649	13,436	6,652	16,889
Total	38,468	7,551	54,173	38,304	28,521

Source: Martikainen & Baumann, 2009: P-3

According to Table 4, Indian, Pakistani and Sri-Lankan were the largest groups of migrant population in the Nordic countries. South Asian immigrant's population mainly shaped by the basis of residence permit application through work and study and lowest number of the permit granted by family reunion; in which applicant gets married to another south Asian origin who granted citizenship or residence permit. Pederson, Roed & Wasendjo (2008) stated that the formation of the Common Nordic Labour Market in 1954 among Denmark, Finland, Iceland, Norway, and Sweden, brings the free movement opportunity to its citizens. This agreement brought a rapid economic boom and standard lifestyle. A noteworthy feature of such development was the introduction of the foreign labour force. In 1995, Finland has joined open European labour market within EU/EEA area. As a result, along with other Nordic nations Finland have been able to recruit worker from other EU member states. The flow of Finnish immigrant to neighbouring Sweden, North America, and Australia occurred until 70's in search for better earning (Heikkilä, 2011). The major changes in GDP occurred by rapid internationalisation, extensive modern industrialisation and investment in public sector made the achievement of Finnish welfare state system. By the 80's Finland has accomplished the level of Nordic Welfare state system (Kettunen, 2001). The historical achievement has also witnessed a small number of immigrants from Non-EU countries

Table 5: Population by Country of Citizenship

Country of citizenship	2015	%	Annual change, %	2016	%	Annual change, %
Estonia	50 367	21,9	4,2	51 499	21,1	2,2
Russia	30 813	13,4	0,6	30 970	12,7	0,5
Iraq	7 073	3,1	4,1	9 813	4,0	38,7
China	8 042	3,5	6,4	8 480	3,5	5,4
Sweden	8 174	3,6	-1,4	8 040	3,3	-1,6
Thailand	7 229	3,1	5,3	7 487	3,1	3,6
Somalia	7 261	3,2	-1,6	7 018	2,9	-3,3
Afghanistan	3 741	1,6	6,1	5 294	2,2	41,5
Viet Nam	4 552	2,0	14,0	5 253	2,2	15,4
India	4 992	2,2	5,6	5 016	2,1	0,5
Turkey	4 595	2,0	1,9	4 654	1,9	1,3
United Kingdom	4 427	1,9	3,4	4 562	1,9	3,0
Poland	3 959	1,7	7,5	4 192	1,7	5,9
Germany	4 112	1,8	1,7	4 149	1,7	0,9
Ukraine	3 392	1,5	12,1	3 761	1,5	10,9
Others	77 036	33,5	7,0	83 451	34,3	8,3
Total	229 765	100	4,6	243 639	100	6,0

Source: Statistic Finland, 2017

Table 5 shows, the majority of immigrant in Finland originate from Russia, Estonia, Somalia, and another EU national. The percentage of immigrants regardless origin is augmenting gradually since 1980's. On average 1200 people a year came into the country, but it should be noted the most of these were still Finnish returnee from Sweden, Remigration or marriage to a Finnish citizen were the main reasons for moving to Finland (Forsander 2002). The presence of foreign-born population in Finland can be classified into 2 categories, migrant and refugee.

As part of humanitarian effort, Finland committed to support refugee population who are forced to leave their home country because of war or political conflict. The country complied to the 1951 Geneva Convention Relating to the Status of Refugees that defines a refugee as someone who, “owing to well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable to, or owing to such fear, is unwilling to avail himself of the protection of that country; or who, not having a nationality and being outside the country of his former habitual residence as a result of such events, is unable or, owing to such fear, is unwilling to return to it.” (Protocol Relating to the Status of Refugees, Jan. 31, 1967, 606 U.N.T.S. 267). Most of the refugee population in Finland are coming

from Somalia, Afghanistan, Iraq, and Syria. Somalis are one of the large non-European ethnic minorities. Environmental disaster and decade-long conflict among armed clan groups, unstable government and foreign imposed terrorist group driven Somalia into a war-torn state. The deadly civil war resulting in hundreds of thousands of Somalis to fled all over the world. From the mid 80's Finland is hosting Somali refugees to the country on the ground of humanitarian conflict.

In 2017, according to statistical information provided by the official Finnish immigration service Maahanmuuttovirasto, the highest number of refugees are coming from Iraq and Afghanistan. In 2015, there were 1,981 from Somalia, 5,214 from Afghanistan and 2 0,485 applicants from Iraq, making up the majority of the 32,476 asylum requests (migri.fi 2017).

In 2016, Finnish citizenship granted by far most often to citizens of Russia, numbering 2,028 among those having been granted Finnish citizenship. This was 300 more than in the year before. Somalian were the second largest group of recipients of Finnish citizenship, numbering 1,066. The third most Finnish citizenships were granted to citizens of Iraq (534) and fourth most to Estonian citizens (459) (stat.fi 2016).

3.2 The Khas from Gulmi

According to Bista (1972), the population of Nepal consists of diverse racial, linguistic, and religions ethnic groups such as Brahman, Chhetri and the occupational castes of the hills, Newar, Rai, Limbu, Tamang, Magar, Khas, Sunwar and Jirel, Gurung, Thakali, Panchgaunle, Chepang, Brahman, Rajput and occupational castes of the Terai, Tharu, Danuwar, Majhi and Darai, Rajbansi, Satar, Dhimal and Bodo, Dhangar, Musalman, Sherpa and Lhomi.

The majority of Nepalese entrepreneurs hail from the district of Gulmi, which is a small but comparatively developed region. The first wave of immigrants who arrived were contract labourers and a significant number of asylum seekers in the past few years. In the late 90's the newcomer Nepalese who belong to Khas ethnicity were working in the Finnish restaurant, and other migrant dominated job sector. After gathering experience and some Finnish language skills, they started restaurant business. The atmosphere in a Nepalese restaurant is essential; perhaps they expect to see a glimpse of Gulmi region in the restaurant which is merely unknown to the customer. Since the

popularity of South Asian food is gradually increasing, the Nepalese restaurants are serving mostly foods from other South Asian countries that they meet the needs and wants of their customer. This study finds some significant issues relevant to the Khas control in the sector and provides some facts which should facilitate a better understanding of their perceptions of themselves. One of the respondents expressed;

'On my acknowledgement, 95 percent of the Nepalese restaurant business is owned by a certain group of people we call them Gulmeli. Gulmi is a region of Nepal where Bahuns Aryan are the majority. Gulmeli means people from Gulmi. They have strong community both in here and also in back in my country. They are the successful businessman and hold power position in politics. It is hard to tell when this saying appeared.... if one Gulemei go somewhere, he will open a restaurant, then bring the worker from own family, then neighbours, they only employ from own ethnicity, even if they don't know English or Finnish, even no work experience, they will bring families and make new circle everywhere they go'

Picture 1. A Nepalese restaurant in Reykjavik



Source: Google Earth 2018

Ethnicity and regional origin are the two factors that account for the entrepreneurship monopoly. Khas people from Gulmi are continuing strong commitment towards the same ethnicity, assigned as an indispensable parameter in order to preserve self-sustainability. All of the respondents answered a similar explanation concerning their ethnicity and origin. The participants portrayed themselves as a member of a higher caste group. My first study participant responds as follow

'Our ancestor came from the north-western region that situated between India and Nepal, we are Khas, and another group is Chetri, both belong to Arya or Brahmin..... so Arya is the main ethnicity, such as other groups like Maghar, Tamang and Serpa knew as Mongolian'

In the statement regarding the view on ethnicity, two of the respondent's highlight language, origin and physical features as considerable criteria. Nepal is geographically divided into three belts; hilly area, flatland and a region mixture of hilly and low land situated in the middle of the country. A respondent who is a part-owner of a Nepalese restaurant, for instance, told that

'Long ago our ancestor (Khas people) used to live in the hilly area, which is cold and without agricultural land. Then they moved to the plain region where they found agrarian land, water and free from diseases..... previously there were lots of diseases like Malaria are now eradicated..... the time announces people like to live there and live easily'

Khas people also are known as Khas Arya and speak a language similar to other Indo-Aryan languages. The Newars identified themselves as original inhabitants of the region, who speak a version of Nepali language originated from Sanskrit and Newari, which is a Tibeto-Burman language. (Bista, 1976). The Khas people often addressed as hill dwellers by the Newars. In the designation of Nepalese caste stratification, the Khas people frequently refer themselves as Bahun and Chetri (Whelpton, 2005; Bista 1991).

3.3 Ethnic Food

The performance of ethnicity in immigrant entrepreneurship has become important due to two factors: an increasing number of immigrant population and positive consumer attitude towards ethnic cuisine, as an increasingly diverse population exploring the unknown and exotic taste of non-western culture. In general understanding, ethnic food can be defined as diet originating from a culture of an ethnic group who use homegrown ingredients and distinctive culinary style. For example, Vietnamese food, Moroccan food and Thai food are all considered ethnic foods. However, the term ethnic food is not easy to define in a broader sense. The definition can be specified as a culinary system that is culturally and socially accepted by local people outside of the respective ethnic group. Thai food only defined as ethnic food outside of Thailand where Thai diaspora resides. Suppositionally, the concept has a connection with migration. One of the reasons why ethnic foods have availability in another country is the diasporic community. There are many ethnic foods in the world, and it is not surprising that people have mistaken impression of where those foods come. Interestingly, some ethnic foods are credited to a certain country of origin that rarely known to that country or never eats it themselves.

Food of different origin is the main course of the attraction of ethnic restaurant business. It is easy to assume that the Nepalese restaurants serve Nepalese cuisine to customers. Most of the study participants have indicated that the Nepalese foods are the main course of attraction. But interestingly the meals which are being served in average Nepalese restaurant originated different parts of the world. I curiously looked over the menu-list of some Nepalese restaurants. Tofu-Masala is among the common items serves as ethnic food, not originated back home and rarely known by Nepalese. In an odd fact, Masala is not even coming from India in a way people imagine. There is a rumour about the origin of Masala or Chicken Tikka Masala among the south Asian origin ethnic restaurant owners that it was invented by an anonymous immigrant origin British chef who used to run an Indian restaurant in East London which now considered as true British food (The Guardian, 2001).

In this direction, I looked over another popular Nepalese food, called Malai Kofta (Cream Kofta) which is listed in 5 Nepalese restaurant's menus. This item is incredibly popular in the western world as Indian cuisine, but the origin isn't India. The word Kofta originated from Persian which means grind meat. It was originated in modern day Iran and Turkey and then spread across the Middle East

and South Asia. Likewise, a lot of dishes are drawn from Iranian and Middle Eastern heritage but sold as ethnic Nepalese dishes.

Picture 2: A list of menus served in a Nepalese Restaurant

MAANANTAI	
1. TOFU MASALA	8,90€
Tofua, perunaa ja parsakaalia tomaatti- masala-soija-pippuri kastikkeessa	
2. MALAI KOFTA	8,90€
Pehmeät kasvispyörökät (perunaa-inkivääriä-cashewjauhoa ja tuorejuustoa) tomaatti-voi-kermakastikkeessa	
3. CHICKEN KORMA	9,00€
Broilerin rintafilettä, cashewjauho-curry-kerma-tuorejuustokastikkeessa	
4. GINGER LAMB	9,00€
Lammasta inkivääri-ja mausteisessa kastikkeessa	
5. PRAWN PALAK	9,00€
Katkarapuja, pinaatti- inkivääri-kuminakastikkeessa	
6. YHDISTELMÄ	10,50€
Voit valita kaksi eri ruokaa päivän ruokalistalta samaan annokseen.	
7. PÄIVÄN ERIKOIS CHICKEN TIKKA	11,00€
Tandoorigrillattua broilerin rintafilettä, inkivääri-korianteri-sitruuna-tandoori masala kastikkeessa	

Source: collected by author

In many aspects, the sheer identification of Nepalese ethnic cuisine for customer attraction is associated with marketing strategy. The restaurant owners romanticise the ethnic branding of Nepalese restaurant to the customer. It is also important to understand that the menus are adapted to inter-cultural ingredients. The phenomenon of globalisation is causing the ever-increasing productivity and supply of food around the world. Agents of globalisation, such as open access trade beyond borders, international migration and diaspora, have increased availability and affordability of foreign grown foods. The business practice of immigrant restaurants and grocery shops are contributing to the demand- “the world food industry is in a state of change, with globalisation of the food industry and consumption occurring rapidly” (Nygård & Storstad, 1998: P-38). The process of ethnic symbolising of cuisine relies on the consumption of cultural identity proposed to customers. Identification of ethnicity, therefore, is a tricky method which has paid attention to the mundanity of market-driven identity creation than its genuine self. Authenticity remains as a hurdle to reveal the originality of ethnic food. Authenticity is a challenge to replicate outside its original or traditional

setting in the case of food — similarly, the ingredients, cooking technique, and presentation style are being localised according to the context.

Picture 3: Thai and Nepalese chain shop in Helsinki sell Japanese sushi besides ethnic foods



Source: Author

3.4 Employment through ethnicity

Most of the present study in the field paid most attention to ways of business performed by the ethnic or immigrant entrepreneur. The co-ethnic employment is a principal cause of the existence of ethnic or immigrant entrepreneurship needs to be addressed from the perspective of the job seeker. In definition, employment through ethnicity indicates the situation that a maximum or entire volume of the workforce of immigrant control and ownership industry formed by the same immigrant minority group. The motivation for co-ethnic employer and employees to remain mutually loyal vary contextually. Most common causes are - high unemployment caused by discrimination (Deakins, 1999, Johnson, 2000), restricted entry to local job market (Kloostermann, Van der Leun & Rath, 1998) and an increase of enclave economy (Wilson & Portes, 1980).

An individual with a visible minority background tends to experience more barriers to finding a job than a native Finn. A variable that reduces the possibility of Nepalese immigrants to acquire a job in the mainstream labour market is a position requires extensive qualification, language skill, and working experience within the country, since many immigrants will have difficulty getting these qualifications. While there are fewer difficulties in the way of employment in the restaurant sector, equated with many other fields. The barriers newly arrived immigrants experience in entering the job market have to do with not just the requirements and professional skills they bring, but also the nature of the society accepting them. Immigrants' demographic and migration-specific composition can influence national employment rates. Restaurant sectors usually maintain low entry requirements. This industry offers immigrants plenty of basic jobs that can support them in becoming part of the workforce. Unlike Finnish restaurant, Nepalese restaurants are owned by one or multiple immigrant entrepreneurs and employees usually were not trained to work in the field.

Many immigrants who work in a Finnish-owned or chain restaurant were trained to work in the field or were already working in restaurants in their country of origin, unlike most of the immigrants who work in immigrant-owned restaurants (Forsander & Alitolppa-Niitamo, 2000). In the beginning, prior to Nepalese restaurant era, the newcomers had to work in Finnish or other ethnic restaurants in order to obtain experience. One interviewee explicitly explained how he started working in the restaurant sector.

'After some months, I have started working as a stair cleaner. Five or Six months later, I got an offer from one of my Nepalese friends to work in a Finnish restaurant as a cleaner; he was also working there. I take the job. For three months I continued both works..... after four months I get full-time work contract (from the restaurant). Then I quit the cleaning job.'

The newcomer Nepalese immigrants with no working experience skill rely most on the interpersonal connection within the co-ethnic to manage a job. Lack of Finnish-language skills would also have stalled entry into the job market through formal means, thereby increasing reliance on interpersonal ties. The role of ethnicity in getting a job is taken into consideration. There is no doubt that ethnic entrepreneurs will come across to solve the unemployment problem of immigrants. But in general, it takes some years to get involved in the business. From the view of job seeking pattern, ethnic

entrepreneurship can be defined as "a set of connections and regular patterns of interaction among people sharing common national background or migration experiences" (Waldinger et, al. 1990: p-33). Immigrant entrepreneurs start a business as a means of economic survival, based on their individual association with former migrants or non-migrants of a common origin (Basu, 2006). Prior to involvement in the entrepreneurship, most of the participants have experienced prolonged employment difficulties in getting into the local labour market. Some of them have started their restaurant with an assessment to avoid getting less paid work and job insecurity.

The study attempted to emphasise the role of ethnicity in the job achievement process at a different level. The beginner group consists of newcomers, found to have less or no working experience or under evaluated according to their qualification from Nepal, no Finnish language skill, and tend to seek specific low paid jobs. Most of the study participants were the first-generation immigrants who had come after 1995 mostly on the student visa. They had less knowledge about Finland before arrival. They were attracted to mainly three types of works, namely, cleaning, house-keeping, and in Finnish restaurant where employees were recruited via agencies.

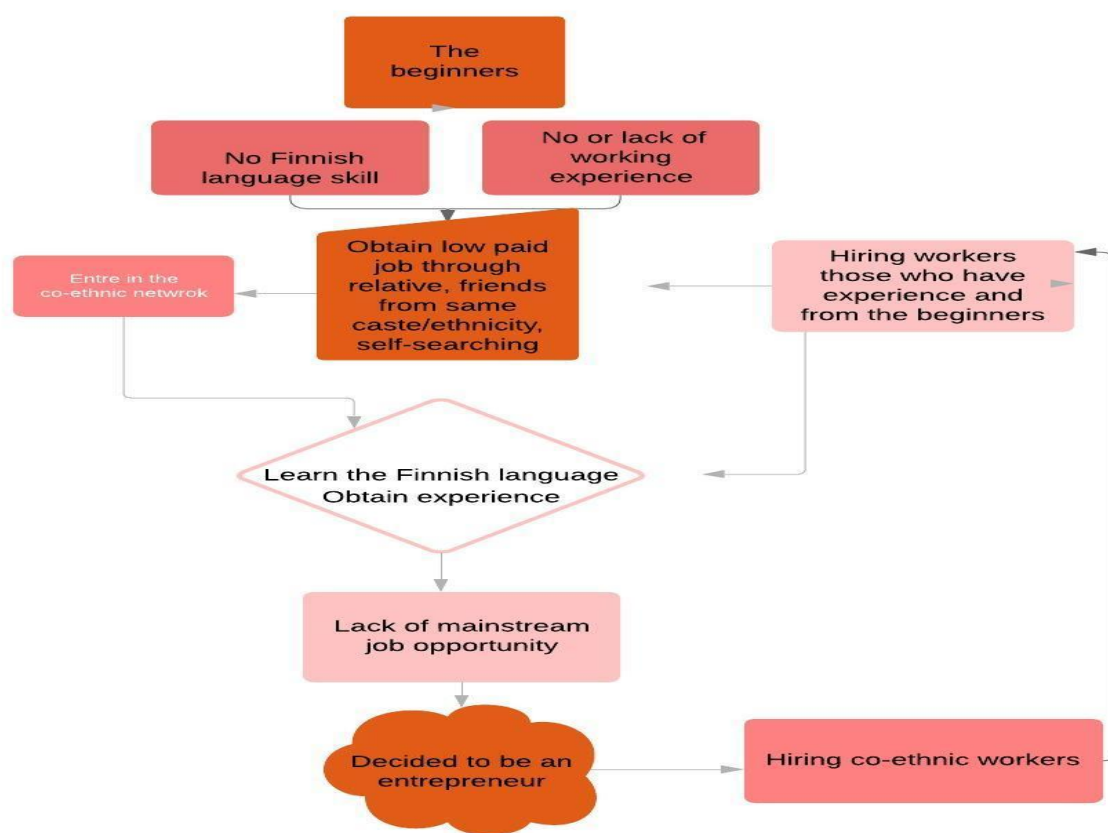
The co-ethnic connections are significantly important in this respect. The connection refers to an intensive relation with people from own caste or ethnicity. In the beginning, co-ethnic connection leads to employment for job seekers in the existing local labour market as because of the absence of ethnic entrepreneurship. One of the interviewees describes the context below in which the co-ethnic connection took places.

'I came to know about the job (housekeeping job at a tourist cruise) from my friend (who is also from the same caste), he was working there, and he had a good relationship with his Estonian supervisor. At that time, I was unemployed. Then he suggested me for the job to his boss. After 15 to 16 days I was called for an interview.'

The second group consists of those who from the first group have obtained work experience in the host country, have good or mediocre language skills, and already granted citizenship or permanent residency. They found to be more ambitus towards entrepreneurial works. The beginners who started entrepreneurship have strong ties with co-ethnic individuals for hiring them. As according to the informants, the motivations for the Nepalese entrepreneurs to start own restaurant resulted by local

job market discrimination and lack of job field in a specific profession. They stated that It's hard to find a job in a relevant area of study after completing the degree which leaving them no choice but to start for their own. Workforce management is an essential entrepreneurial skill. Co-ethnic ties, therefore, serve as the main reason why a Nepalese restaurant owner hires worker from the same caste. The same logic can be applied to understand why a job seeker wants to work in a restaurant owned by another co-ethnic.

Figure 4: Process of employment through ethnicity



Source: author

To learn gradually how the process of ethnicity affiliated employment took place, the analysis is carried out in Figure 4 to explore the role of ethnicity in different levels: primarily, a novice tries to get a job in co-ethnic restaurant as the qualifications from home country do not make them suitable for a professional or study related job in Finland along language barrier. As a result, they have to find a job either via friends from the same ethnicity or self-searching. After receiving some experience

and language skills, ethnic entrepreneurship by means of restaurant business has become a prevalent approach in developing self-reliance target. This finding does not entitle everyone but only reflects the individuals who have partially or fully owned a Nepalese restaurant or work there. In addition to this, all of these restaurants do not only employ the co-ethnic workers. It has been observed that two big restaurants have hired Non-Nepalese workers. However, some well-established restaurants brought family members from home country on work permit visa while small and medium size restaurants hire other Nepalese who have gained working experience where Finnish language proficiency is not mandatory.

3.5 Ethnic trust

Diasporic community conduces to trust people from the same ethnicity. Ethnic trust is the one big reason why co-ethnic employee and worker establish a better impression. Trust can be assigned as a network creating instrument, which makes it possible to establish on the common characteristic of caste, language, nationality, and religion. All the negative experiences from getting a job in the mainstream labour market may work in the opposite direction for the Nepalese entrepreneurship. Both worker and work provider benevolent to each-other, resulting from an establishment of higher inter-ethnic trust. This issue can also be associated with the utilisation of ethnic resources.

In terms of capital accumulation and workforce, all of the Nepalese entrepreneurs in this study financially supported by the member of the corresponding caste group. Family and co-ethnics friends have in the start-up frequently been principal sources of capital, and workforce. A study on job searching method of unemployed immigrants shows that South-Asian immigrants rely on the ethnic network than "rely on Agency and Other job search methods to a greater extent than White UK born men" (Frijters,et.al, 2003: P-20).

The same study shows South Asian Immigrants population, consists of Bangladesh, India, and Pakistan, have inadequate educational requirement than other ethnicities. However, for the Nepalese, the overall situation secures an influential social network to find a job within the immigrant enterprises. The succession of immigrant ownership and control business ties channel into ethnic trust for labour force and sometimes in the capital collection, although the state has several support initiatives for the beginners. Ethnic trust allows co-ethnic immigrant job seekers to escape the hardship of being unemployed. It is evident that almost all of the study participants experienced some

sort of informal financing for their start-up affiliated by the co-ethnic trust. Non-Institutional financial support is stated as direct:

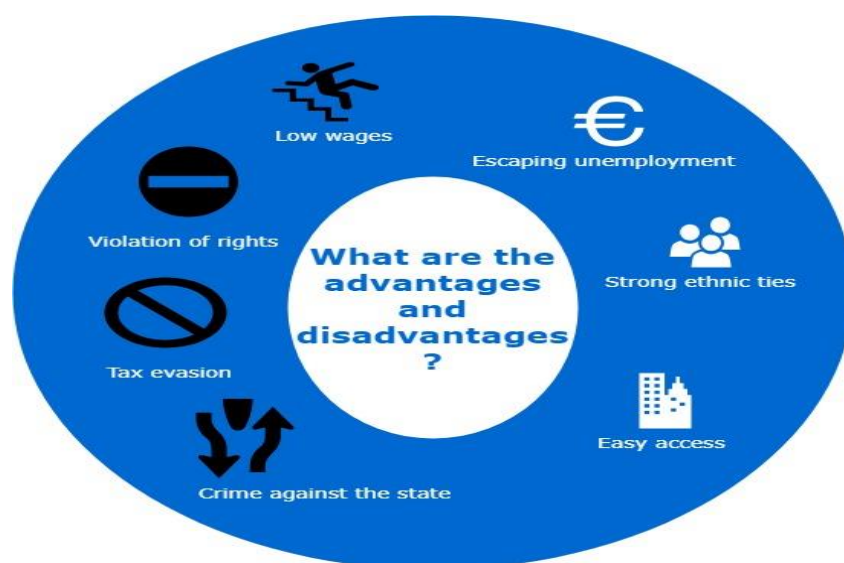
“I had to borrow 3000 euros for my shop (restaurant). I could not take it from the bank; I already have some loans to pay .. (..)..interest rate is too much high for me. The situation was very difficult... (..). Then I borrow the money from two friends who run another Nepalese restaurant in Tampere.”

In a few cases, one of my respondents specified, sometimes a rare to medium scale unauthorized activities also known as shadow economy or informal economy have exercised. The shadow economy defines as illegitimate economic activities involving unreported income from production, exploitation of wage and hidden money transition to avoid tax. The shadow economy involves economic activities that exist outside the terms and condition regulated by the state or authorised agency. The situation depends on the size of the market and co-ethnic labour supply. Immigrant enterprises sometimes work in a combination of the formal or in the informal sector. In terms of characteristics ‘all productive or work activities that are hidden from or ignored by the state for tax, social security and/or labour law purposes, but which are legal in all other respects’ (Williams and Windebank 1998: P-1).

There is a broader perspective that illustrates informal or shadow economy as - (a) ease of entry; (b) reliance on indigenous resources; (c) family ownership; (d) small-scale operations; (e) labour intensive and adaptive technology; (f) skills acquired outside of the formal sector; (g) unregulated and competitive markets (ILO, 1972). To some extent, the formation of informal or shadow economy blamed onto neo-liberal practices of the over-regulated state exercised by excessive regulation and excessive taxation (De Soto 1989). Therefore, such informal practices conducted to cope with the optimization of labour cost and bureaucracy (De Soto, 2001).

The informal activity in the Nepalese restaurants may involve paperless contract employment, more working hours but less payment, and avoiding income tax with a precise technique, for example, unrecorded cash transition. The cash purchase mostly deals with Nepalese customer in which food bills have been reduced than the official price. Those activities may not be practiced extensively and can be understood by the consequence of ethnic trust besides financial causes.

Figure 5: Advantages and disadvantages of informality practice



Source: Author

Figure 5 shows that the dependency on the informalities creates circumstances such as low wages, violation of labour rights, tax evasion and all in all the crime against the state which is punishable by the Finnish law. Three general advantages emerge from the practice of informality: from the perspective of the employee and employer it increases ethnic ties, provides easy access and helps to escape unemployment. Contrary, the disadvantages of informal practices appear in the form of exploitative relationship- paperless contract employment means exploitation of wages, tax evasion considered as a crime against the state, and the absence of labour rights. The practice of oral commitments (Portes, 1995) often leads to the situation self-exploitation of (Allen, 1998) of labour and wage. It has been discovered that the co-ethnic employee and employers maintain a system of trust to support each other in order to preserve the secret of informal economic activities. The entrepreneurial process contains risk and unpredictability if an immigrant entrepreneur can organise the resources and employ trustworthy co-ethnic worker agree to work on extended hours at lesser wages they may deal with external risk and competitors. For the newly arrived student or a desperate job seeker who failed to manage a job can take the opportunity to adjust his financial problem.

The Nepalese concentration in restaurant business may well be a response to the highest percentage of ethnic trust and may comprise a set of connection between opportunities or less integration with the local labour market and enterprising individuals. Immigrants desperately look to entrepreneurship when finding wage-earning work is difficult because of limited qualification and language barrier as

large extent they are unable to translate their educational achievement into career job while co-ethnicity and trust ensure easy access in the sector. Entrepreneurial opportunity is a condition where an entrepreneur uses ethnic resources and experience to gain profit, self-employment and even gaining status in society. The Nepalese restaurant owner enjoys a prestigious position in the community. These Immigrant Entrepreneurs tend to hire co-ethnics, and once they have achieved sufficient experience and capital, they often start their own businesses.

Ethnic trust and ties are equivalent to primary resources of any immigrant entrepreneurship - they " make use of language and cultural barriers, and of ethnic affinities to gain privileged access to markets and sources of labour. The necessary counterpart of these ethnic ties of solidarity is the principle of ethnic performance in hiring and of support of other immigrants in their economic ventures (Wilson & Portes, 1980: P-315). The entrepreneurial individual is the business owner(s) who facilitates resources. In the same fashion, immigrant entrepreneurs start use of cultural resources and strong ethnic connections to reach a source of co-ethnic labour and means of self-employment. However, each entrepreneur reflects and performs individually albeit in the utilisation of resources.

3.6 Downside

Formation of an ethnic enclave is caused by ethnic minority groups to "move up through the social hierarchies is linked either to their reluctance to shed traditional values or to the resistance of the native majority to accept them because of racial, religious, or other shortcomings (Portes & Manning, 1986, P : 48) ". Ethnic enclave or immigrant ghetto in large extent conjectured as a negative force of immigrant integration with a host society. From the perspective of ethnic separation and labour market exclusion, ethnic enclave theory (Portes, 1987) emphasise the role of the ethnic enterprise. Assessments such as the existence of ethnic ghettos in large European cities, which came in the form of the right-wing political pretext of the cultural clash on the bitter immigrant-native relationship. Bangladeshi, Indian and Pakistani diasporic communities, collectively identified as British-Asian, the UK increasingly live in similarly segregated and socially excluded enclaves, sometimes classified as ghettos, are routinely targeted by political debates.

This is specifically apparent in the rhetoric of immigrant disintegration that is common in the current political debate of the western world. The conjunction of multiple layers of space and time into a particular temporality in association with culture and traditions of immigrant minority and the role of state on behalf of the majority are less acknowledged in current discourse of immigrant enclave study. A study of Spinder & Kangis (2006) shows that the second-generation of British Asian contribute less effort on immigrant entrepreneurship than their predecessors, even though they integrated better in terms of language and cultural assimilation.

The manifestation of ethnicity indicates the utilization of ethnic resources and ethnic trusts in order to constitute the key employment factor on the ground of continuity of the Nepalese restaurant sector. A high prevalence of this manifestation may cause separation from the local labour market. This affiliation may contribute job opportunities in the short run, but in the long run, the formation of ethnic enclave as an obstacle towards socio-economic integration with the host society. The migrant group(s) can believe that they can't be successful in other professions. The downside of ethnic dependency on a few categories of entrepreneurship meant to construct the ethnic trap. They will not try to find other means of livelihood, which reduces their chance of involvement in other professions.

This argument clarifies some of the long run negative sides of ethnic entrepreneurship. The extension of ethnic entrepreneurship indeed is a positive move towards economic growth and employment, but the concerning issue is the violation of labour market ethics in forms of exploitation. Unlawful control over labour force restricts the progress of the individual. Elusive patron-client relationship perhaps renders in between enterprise owner and co-ethnic employees. Of the variety of possible approach, the one could be unnoticed is exerting the disadvantage of trapped job seeker by inflicting unfair treatment. The development of such elusive practices is damaging the ideal notion of ethnic entrepreneurship in two ways. Firstly, normalising the long hours but fewer wages while passive restriction to participate in the mainstream labour market by the owner who enjoys the prestigious position in the community and secondly, the continues marginality sustains utilisation of self-regulated isolation from the host society.

Chapter 4: Transnational integration

In this chapter, I aim to highlight the vital aspect of transnationalism, integration, remittance, and institutional help from Finnish agency in the context of Nepalese ethnic entrepreneurship. The discussion expended onto the occurrence of the social and economic integration. In the beginning, migration tends to be occurred by mostly young working-age individuals from origin country. According to UN's International Migration Report (2017), Africans and Asians tend to be the youngest of migrants to Europe and North America.

4.1 Transnational migration to Finland

People no longer spend their lives in a single place; notably, the immigrant group(s) belongs to two or more places at the same time. The phenomenon of multiple belonging is what Schiller (1995) indicates as transnationalism, a product of migration or movement of people. Her idea carries the features of the community life of immigrant and their connection with multiple spaces. Locating the Nepalese migrants within transnational characteristic makes clear that social ties indicate the conscious connection between two historically disjointed nation-states. The current connections of immigrants are of a different directive than past immigrant linkages to origin country.

Migration occurs in several ways. In the early years, the Nepalese migrant who came to Finland had to use the Embassy of Finland situated in India. Some also arrived from Sweden and Germany. In 1992, the embassy of Finland in Nepal was established under the control of the Embassy of Finland in India. Gradually, the bilateral cooperation between Nepal and Finland have increased. Finally, in 2011, the Finnish embassy in Nepal upgraded into a full-fledged embassy.

Most of the study participants came as a student. During the mid-90s, the beginners who arrived were on the working visa. They mostly came from the Gulmi district which I mentioned before. As for now, the Nepalese are comprised first-generation immigrants who were born in Nepal and came as adults. The concept of transnationalism regarding in this context may appear in forms of family reunion (spouse visa) and work permit visa. The earlier course of immigration provides a context in which entrepreneurs constructed a transnational interconnection by inviting family or co-ethnic members on work permit visa. On the whole, when a restaurant started by an immigrant entrepreneur,

he/she seeks to find the employee from own ethnicity by transnational ways of belonging. The benefits can be best understood as a response to the fact of the informal practices which explained in the previous chapter. Simultaneously, the transnational narratives on the ground of the Nepalese ethnic entrepreneurship may produce three explanations. Firstly, In my interviews, the respondents were eager to emphasise their community life in response to social and cultural invisible exclusion from the mainstream society. The newcomers try to seek help from the established members those who belong to the same caste and able to provide work opportunity.

Secondly, transnational community bonding plays a significant role in shaping the choice of the migration destination for soon-to-be-immigrant. Thirdly, in relation to dependency, the future entrepreneurs attach themselves with a sphere of sociality. For example, celebrating the Nepalese new year and puja. If we took a closer look at the connection between the restaurant business and importing foreign workforce, we find a considerable path of transnational migration.

All of the respondents who came here on the work visa are relative or family member of the restaurant owner. Unsurprisingly, a key reason for bringing the workers from own country was assembled on the notion of ethnic trust and ties. During 2005 and 2009, it was possible to bring restaurant staff from Nepal. Later Finnish immigration policy has changed that establish strong terms and conditions on bringing Non-EU labour force.

The second remaining way of migration rather than study purpose is through marriage. The Finnish immigration law permits spouse visa based on family ties. The spouse residence visa for an immigrant's spouse requires sufficient income as proof of solvency. Compared to the work visa, family unification has the same function to provide caste-based calibration — marriage between two people rendered to be the consideration of caste. As a result, family unification appears on ethnicity and caste structure. However, inter-caste marriage is not rare. The number of female migrants remains low. Till now, family reunification is the primary reason for the female population to come to Finland. Usually, a male Nepalese immigrant who has Finnish citizenship or permanent residence use the scheme to bring a spouse. As well as, the students are given right to unite with the spouse under terms and conditions.

4.2 Connection with home country

Based on the analysis, migration formulates two kinds of occurrence – those who move abroad, and those who stay behind at home and receive remittance from those who migrate. They live in a cultural context where fulfilling the needs of relatives are the essential duty of household and home economics. Family and relatives who stay behind are connected to migrants transnational connection; they tend to receive remittances on a regular or occasional basis and collecting information for possible future migration for eligible members. These migrants are mostly mobile among some cities as according to the respondent's opinion, and they continue to be connected with the transnational linkages. The number of Nepalese immigrants increased between 1996 and 2006 when Nepal was engaged in a civil war between India backed monarchy and China supported Maoist group. Many young Nepalese fled the country mostly for economic reason and escaping the conflict.

A sizeable number of Nepalese are living and working abroad and contributing to their country by remittance. According to the World Bank statistic (2015), during 90's Nepal had earned roughly 2% of its GDP from remittance. The percentage of remittance to Nepal slowed down to an estimated 5.8 % in 2014, from 15.8 percent in 2013. In terms of GDP percentage, Nepal scored first remittance receiving country in the world that improved from 1.2% GDP to 32.2% in 2015. (World Bank 2016). The ways in which Nepalese Immigrants embrace the idea of home country may have much to conceptualised by the ethnicity, language, and caste division. Here the relationship between the home country and destination country are being connected with the ideas of remittance sending and family unification through marriage. The idea that home is made expressive is of course socially constructed. Such construction need not be physical in scale but could be measured by the sense of belonging. The other reason is the negotiation with the host country's culture.

All of the study participants answered that they send a certain amount of money to Nepal to assist the family. The primary role of sending remittance is to contribute daily consumption, health and housing. On a social scale, the flow of remittance represents a vital connection between immigrants and their family -it is within the context that the immigrant member must have to support his/her family. Aside from remittances, transnational connection contributes by way of social remittance, notably, the flow of knowledge, skills, business, education, and choosing migration destination. The social remittance, thus, can be defined as the flow of social and intellectual capital. The concept relies on the transnational connection of “the ideas, behaviours, identities, and social capital that flow from receiving- to sending-country communities” (Levitt, 1998: P-927). Remittance constitutes an

essential contribution to building social status. Most of these entrepreneurs arrived without the spouse and not entirely independent for marrying local because of cultural difference. As a result, marriage between Nepalese and Finn exist on a very minimal scale. Extensive economic and social linkage with the same caste group might have been developed from the consequence of migratory isolation experiences resulted in an impact on spouse selection.

4.3 The integration model of entrepreneurship

Integration, whether social or economic, is a constant two-way process in which society can be benefited in terms of security and stability. The primary goal of any immigrant entrepreneurship is to develop a positive socio-economic situation. That means immigrant entrepreneurs try to integrate economically with their host country. Since the reasoning behind self-employment of Nepalese restaurant owners is to take the opportunity of Finland's well-institutionalised support for becoming an entrepreneur. Brubaker (2001) argues that in the culmination of nation-state formation, assimilation meant to be the eradication of cultural practice of minority under the obligation of state and majority. Integration can be other way to democratic and liberal in which cultural differences of minority groups are acknowledged or encouraged.

4.3.1 Economic Integration with the host society

The economic integration stays to be a key component of the overall process of immigrant integration. The Finnish state agencies provide vocational training, language course and other necessary occupational training initiatives to integrate immigrant population with the society. The main goal is to get the immigrant workforce into economic productivity by placing them in self-employment industry. In Finland, the immigrant population is rapidly shifting towards the path of diversity. Economic integration for immigrants stands for the effort of self-implemented and government mandate for enhancing economic productivity. But in reality, the process faces challenges-revealing a weft of interlinkages in ways to recover from exclusion and cope with by self-employment tactics. In chapter three, I have mentioned that Nepalese immigrants are unable to exercise their profession and getting a job according to the qualification due to limited Finnish language skill, degree evaluation and for other reasons. In general, they possess a lack of mainstream job market skills. While The entrepreneurship ultimately gives them an opportunity for economic integration and improve economic performance. The discourses formed by the first generation Nepalese immigrants influence how the newcomers perceive themselves; interviewed respondents often entreated

discriminatory views towards them by mainstream job providers. However, The Nepalese restaurant sector is seen as an ideal example of immigrant entrepreneurship for successfulness in creating economic opportunity that possibly creates job market.

By law, the Finnish labour market supposes to offer equal opportunity for immigrant workforce according to their skill and experience. But most of the immigrant-dominated work sectors are low paid has of course been essentially disputed - " by creating jobs people with low skills, creates the demand for workers willing to work at low-status low-paying jobs" (Walldinger and Bozorgmher, 2001: P-342). The prospect of being employed and that of earning a higher wage are lower for the Nepalese immigrants than for the native Finns. The same situation may occur for other Non-Eu immigrants. On the other hands, Western Europeans immigrants are more likely to perform better labour market upshots through smooth economic integration. The study participants denoted that the origin of immigrant influences the possibility of economic integration. Being a South-Asian immigrant with higher skill and education does not ensure fair employment opportunity than a British immigrant, for example. Immigrants from English speaking western countries increases chances to be hired, perhaps due to the hidden biased employment practice. Despite these negative labour market experiences, self-employment offers unparallel economic opportunity. The ethnic restaurant sector has been possibly one of the most visible immigrant's economic integration sector in Finland. This kind of representation simply occurred through long terms perspective of securing future and supporting families by sending remittance. During my interviews, respondents were particularly enthusiastic about enhancing self-employment, considering this as a sign of higher achievement in the community. As according to the study participants, the economic integration of Nepalese entrepreneurs has largely driven by the strong attachment to family values in which remittance providing members are bound to support their family in Nepal. In this viewpoint, economic integration is focusing on the fundamental idea of caste and ethnicity. In contrast to other Non-south Asian immigrant groups, the Nepalese have higher labour force participation.

4.3.2 Social Integration with diaspora

The extent of social integration of any immigrant population depends on determinations such as ethnic identity, religion, race relation, marriage and perception of receiving society. This frequently involves the nature of receiving society's history, norms and values and, if necessary, pre-established immigrant's social institutions come forward to fill the gap. They face constraints such as economic

pressure, language barrier, residence permit related problems in addition to existing norms and values which are also relevant to understanding the different level of integration for different immigrant groups. For example, women from immigrant-sending countries with fewer female employment rates tend to mimic the same situation in an immigrant-receiving country (Alesina & Giuliano, 2010). This might answer the question of why fewer South-Asian women are involved in immigrant entrepreneurship. The gap between immigrant and native population reduces when constraints are overcome by the pace of social integration. However, social integration often lags behind when ethnic identity takes the course of action. The outcomes can be shaped by the conflicting situation between immigrant and native population. For my study participants, social integration affected by the lack of participation in the mainstream labour market and heavily relying on immigrant entrepreneurship. I selected co-ethnic employment as a measure of social integration. One of the leading reasons for social integration with the Nepalese diaspora is co-ethnic workforce maintenance. Involvement rates for Non-Nepalese to Nepalese restaurant sector are rare. Co-ethnicity maintenance in the restaurant business tend to corporate diaspora integration far from the homeland: they tend to enter in a social status-based relationship where an entrepreneur as an owner and job provider enjoys a prestigious position. In terms of social integration, one of the key determinants is ethnic trust. It may tend to concentrate on the critical expectation of lack of social integration and interaction with the local.

The aim-oriented characteristic of the soon-to-be-entrepreneur has broad implication for their social integration, extending from employment and opening a business where the support from own community is highly expected. They tend to exercise strong community bonding; even these individuals communicate with their co-ethnic friends before arrival. One of the statements from a co-owner of a small Nepalese restaurant in Leppävaara, can be cited as an example

'I was upset for my unemployment (when he arrived), I did not have language skill (....) On my friend's suggestion, I moved to Helsinki from Oulu. I stayed with my friend for 6/7 months. He had introduced me to a Nepalese restaurant owner to get a job there (...) I feel I'm living in Nepal'

In comparison, all the informants have a robust community feeling towards the individuals who want to come here either for study or work. The importance of social integration manifested in straight and unintended ways and various contexts. For example, one of the informants said, he was picked up from the airport by the person who has met him on Facebook. And he wishes to help anyone from his community who wants to seek help from him. Such forms of help and support are the finest example

of social integration. At the same time, this type of narrative shows immigrants capacity for encountering a problematic situation, even if they do not consider them as social integration. As regards the profitable outcome, in the beginning, immigrant enterprises aim to serve the necessity of own ethnic community. Then continuously, their market area may expand towards a broader national coverage, and they tend to become an important part of the entire economy (Masurel et al., 2002). Several conclusions appear from understanding the perspective of social integration of the Nepalese. First, there is a rift between the local and immigrant population over various agents of integration, which ensures in-group social inclusion for the Nepalese. Second, the outcome can be visible in a complementary way in which co-ethnic employment help them to integrate economically. Third, strong diasporic bonding provides a protective environment, yield experiences and ultimately reduces the costs of social and economic integration (Hatton & Leigh, 2011)

4.4 Profitable return

Social and economic integration help immigrants to access opportunity for a better life. Until now, the success of Nepalese ethnic entrepreneurship can be strengthening by the use of community involvement- as in conventional cases all employers are co-ethnically hired- it is particularly beneficial for both entrepreneur and employee to be depended on each other. This dependency is a strategy to cultivate a profitable return. For instance, co-ethnic employment, informal capital formation, contribution towards fellow people and so on. For employee being embedded with this ethnicity-based work, opportunity can be allied with employment chances and reaching out the goal of establishing own restaurant.

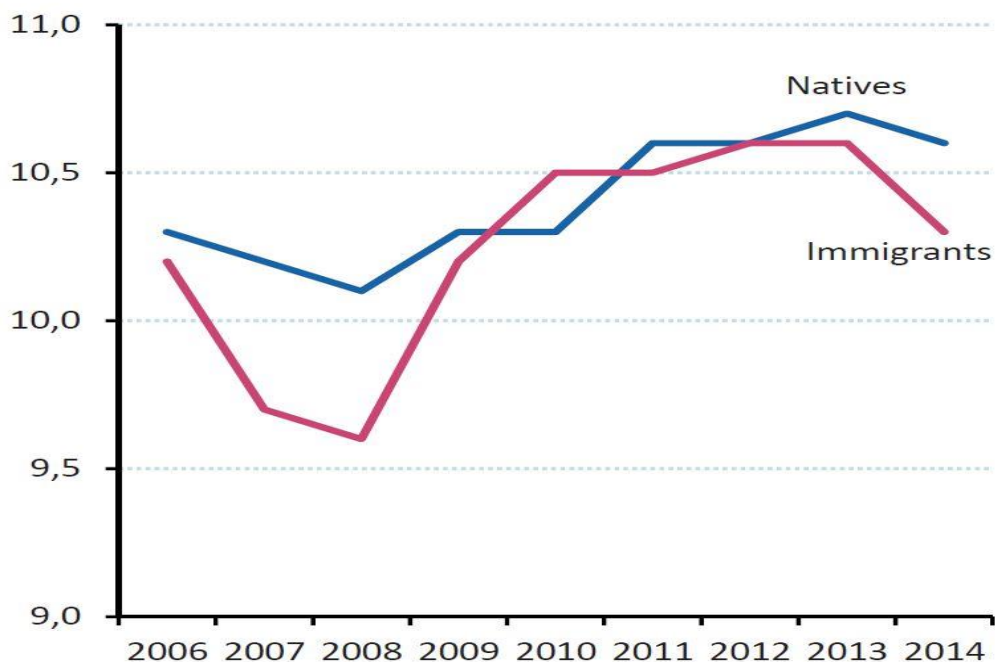
The outcome of active commitment of the Nepalese entrepreneurs and workers has delivered positive results. The active commitment augments the possibility of being employed and reduce the time and cost of employee seeking. For the entrepreneur, the investment in ethnicity is associated with trust and liability which produces financial value in order to gain a respectful position in society. As with profitable outcomes, size of caste group or ethnicity has potential influence. I assume, If caste group has fewer members, the active commitment more likely to produce economic success and intensive integration for members. Small caste group features strong responsibility and interaction with each other than a large group. For instance, the majority of the interviewed Nepalese entrepreneurs belong to a specific caste group. The above argument also has a negative picture. Perhaps, it could be a downside for the entrepreneurial immigrants to being isolated from the mainstream job market and therefore creating fewer opportunities and hindering the mobility. In these circumstances, the

discrimination rhetoric of wage exploitation for immigrant employer contradicts the existence of such practice from the view of labour market law and order.

4.5 Sector professionalism

Enterprises run by immigrants who have Finnish citizenship were excluded from most of the statistic while the number of self-employed immigrants has escalated. When it comes to the geographical origin of the maximum number of immigrant entrepreneurs, 38% are of Turkish origin (Forarno, 2018). According to Ruotsalainen (2010), In Finland, around 9100 entrepreneurs had foreign languages as their mother tongue in which 21% were Russian speaking. The study shows Russian speaking men were involved mainly in labour force related entrepreneurship, such as construction work. Lith's (2007) research shows that most immigrant enterprises comprised of maximum five employees. Majority of the immigrant population lives in the Uusima region. This region has the most significant number of immigrant enterprises in entire Finland.

Figure 6: Comparison of entrepreneurship between Natives and Immigrants

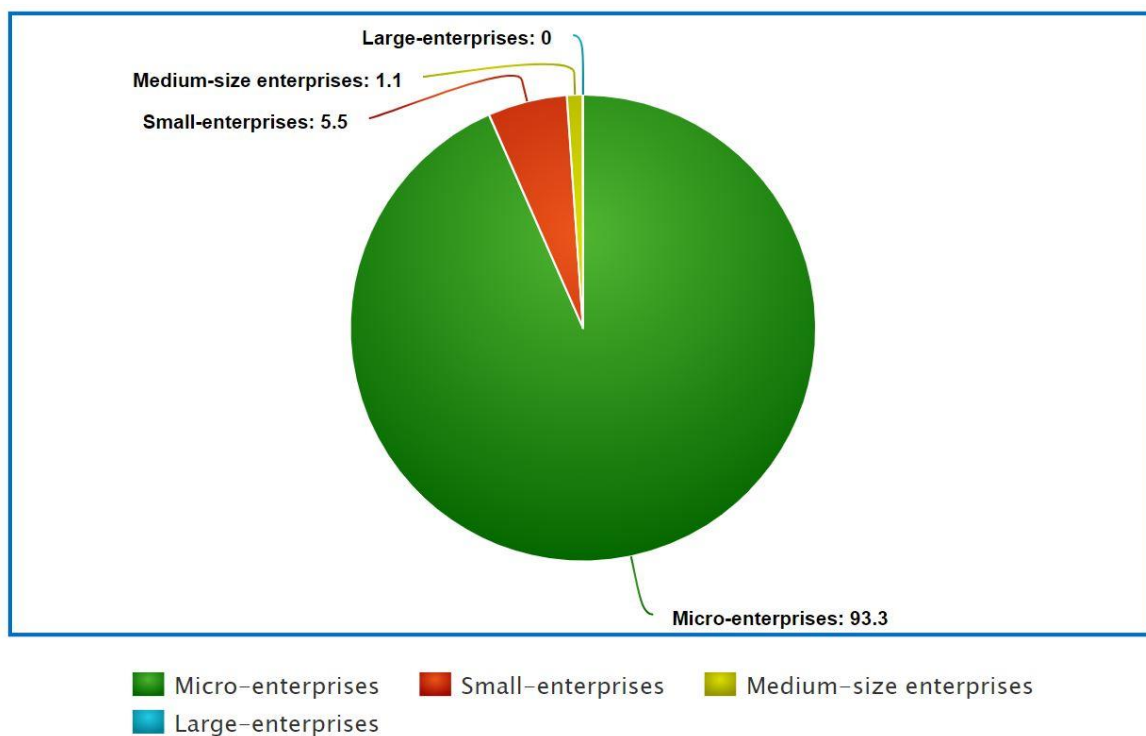


Source: Forarno, 2018: P-7.

Forarno's (2018) flow chart (Figure 6) shows that immigrant enterprises are considerably more unstable than native enterprises. Origin of the immigrant is an essential factor behind the stability and commitments towards entrepreneurship. It is noteworthy to emphasise on the fact that the variation

in different immigrant entrepreneurship is irrational to estimate in a standardising model. For instance, Estonian immigrant faces fewer barriers than immigrants from Nepal, Bangladesh, Indian and Pakistan in the mainstream workforce. It is one of the strong reasons for the Nepalese immigrants to going for alternative self-employment. The restaurant sector is one of the few sectors where it is possible to compete by working harder and longer than non-ethnic restaurants. Wahlbeck (2004b) states that the fast-food outlet requires less financial investment and easy to learn as well as the appliances are not so expensive. Therefore, a large number of Turkish immigrants find competency in entrepreneurship.

Figure 7: Enterprise structure in Finland



Source: Statistic Finland 2016

As Figure 7 presents, the proportion of micro-entrepreneurs in Finland ranks number one. According to Statistic Finland (2017), this sector employed 332 619 individuals who were 24% of the total workforce in the year 2016. On the other hand, large-enterprises attracted 35% of the total workforce. In fact, that fewer people in Finland intend to choose entrepreneurship as a profession when compared to other EU countries, is somewhat unusual as many studies show entrepreneurship is held in high respect within the Finnish society.

The emergence of successful start-ups mirrors an emerging flow of entrepreneurship in Finland. The economic policy of Finland encourages all kind of entrepreneurship from the experience of the recent financial crisis. The Helsinki city cooperation has its organisation to provide know-how guideline to become an entrepreneur regardless of residency status. NewCo Helsinki offers entrepreneurial courses, communication events and direction for the immigrant entrepreneur to establish a start-up.

According to Tommo Koivusalo, the head of Economic and Development Division of Helsinki City corporation, 1000 new small companies formed by the direct help of NewCo, in which immigrants founded a significant number of these companies. The professional way for entrepreneurial interest has been priorities on the degree programme offered by the Laurea University of Applied Science, delivers entrepreneurs the best possible premises for ensuring in the restaurant entrepreneurship. The Degree Programme in Restaurant Entrepreneurship is designed to outline the entrepreneurial path for the restaurant sector soon-to-be-entrepreneur person to thrive as a successful businessman.

Chapter 5: Branding and Informalities

This chapter aims to analyse how ethnicity becomes a factor of entrepreneurial branding. In the context of the Nepalese restaurant business, it is necessary to examine the role of self-impression of identity on market popularity. Claiming the authenticity is a potential agent for conditioning any ethnic entrepreneurship — for example, Chop Suey, a share of Chinese sounding food that has no connection with China but unique in popularity as Chinese cuisine in the USA. However, the dish became a favourite part of the Chinese restaurant business for its Non-Chinese customer, has played a vital role in the formation of blazoned authenticity and ethnic branding. The chapter also explores different types of informal practices in the interpretation of the Nepalese immigrant enterprise.

5.1 Ethnicity Branding

Cuisine constitutes a significant part of ethnic identity often presenting as symbolic labels of preferred cultural definitions and representations. Ethnicity branding in terms of immigrant entrepreneurship endorses the provision of unique authenticity creation for consumers and benefits are carried out for long-term. The branding of the name of Nepalese Ravintola or restaurant was first endeavoured by the first generation of the restaurant owners. The Nepalese restaurants in Finland and other Nordic countries create authenticity for themselves while offering an image of ethnic identity to locals. The choice of identification continues although none of the foods exclusively originated from Nepal but different parts of South Asia or even from the middle east. In my opinion, the critical concern of branding ethnicity has to be related to the view of the diasporic community whereby local consumers tend to be tickling their taste buds with exotic cuisine. An owner of a Nepalese restaurant in Pikku Huopalahti, for instance, told that

“Finnish people love so much to taste our food and drink. Our foods are healthy and tasty (...) our tea has lots of herbs that are good for health, also works as a medicine.”

His impression can be characterised as a clear distinction of Nepalese foods from other ethnic foods. He also thinks that Nepalese restaurants are popular because of their authentic menu which only can

be found in Nepal. But in reality, most of those foods are rarely originated in Nepal or even in South Asia. However, self-authentication of Nepalese cuisine allows Nepalese entrepreneurs to access that brand as being a member of the community. The ethnicity here is dispatched in a purpose-motivated manner in the form of cultural symbolism encouraged by economic needs. Some noteworthy representational features of ethnic restaurants defined by Robinson & Clifford (2011): 1. cooking equipment and cultural preparation style, 2. representation of cuisine (menu description and use of ingredients), 3. relating ingredients with culture, 4. cultural Food presentation style (platters and table), 5. presentation of taste, 6. dress code of restaurant workers, 7. simulating the cuisine with cultural experience, and 8. claiming the authenticity in form of food consumption. The Nepalese cuisine presentation offers powerful emotion that claimed authenticity to constitute cultural experience. In many South Asian cultures, serving food in the beautifully decorated plate and the table has been used as a show of higher caste and aristocratic position in the society. Such presentations staged to embrace cultural authenticity and customer attraction. Some common style of Nepalese food serving in the restaurant include a metal plate with approximately 3 to 6 equal portion of meat, vegetable, pickles and sweet items served with rice or bread in the middle. This style of presentation also known as Thali or Thala is common in all over South Asia.

Picture 4: Traditional Nepalese platters also known as Thali



Source: Author

The branding of Nepalese restaurant can't be successful without the acceptance of local people. It gives an impression of the consumption of culture and identity. Friedman (1990) defines

“consumption within the bounds of the world system is always a consumption of identity, canalized by a negotiation between self-definition and the array of possibilities offered by the capitalist market” (p- 314). From the strategic aspect, the objective behind the profiling of specific business can be an act of Endo- Sociality which is described by Friedman (1990) as a set of events in which individual activity efforts to authenticate the identity by exterminating original forms. These entrepreneurs have the freedom to make those approaches to diverse themselves from a dominant force. The example can be delivered from the first-generation of Nepalese restaurant owner, who had the choice to identify themselves as Indian restaurant entrepreneurs which might give them better market popularity. But their conscious act of identification implies on the decade-long political tension between India and Nepal. However, as mentioned by the participants, the Nepalese restaurants are very popular in large cities in Finland. Thus, the self-construction strategy of Nepalese identity in restaurant sector gives them a well-established branding.

Following the contour of branding the Nepalese ethnicity in the restaurant business in the western world is influencing soon-to-be entrepreneurs Nepalese to act in a similar trend. From such point of view, what is interesting, is also that the Nepalese living other Nordic countries were encouraged to open Nepalese restaurant in their respective country of residence.

Picture 5 : A Nepalese restaurant in Pikku-Huopalahti, Helsinki



Source: Collected by Author

5.2 the competitors

The positive impression towards ethnic restaurant is gradually becoming the part of local culture. All kinds of restaurant businesses are governed by Finnish company law; all start-up restaurants required a licence and standard requirements before functioning as a restaurant. The increasing number of immigrant and local owned ethnic restaurants have indicated the situation of competition. From the perspective of respondents, two types of competition were mentioned, first, between ethnic restaurants and second, competition with neighbourhood restaurants. Most of the Nepalese restaurants in Helsinki, Espoo and Vantaa are typically located in busy places to attract the customer. Consequently, they are willing to encounter competitive circumstances. It is also possible in other hands, an increasing number of restaurants guides to informal/shadow economic activities in some Nepalese restaurants in order to survive which I stated in the earlier chapter. One respondent expresses the same idea-

“this area has 5 to 6 pizzeria (pizza shop), one dinner place over there (opposite side of the restaurant) and a Hesburger (a Finnish fast-food brand) is there, this area has lots of offices, every office has own restaurant, so it is quite hard to do the restaurant business”.

According to him, the presence of various restaurants in proximity offer diverse choices for the customer but he can't provide buffet or cheap meals because of the balance between cost and profit should be carefully considered. It is worth to be highlighted that the entrepreneurial competition gives advantages to the customer while the growing number of competitors push everyone to the edge. The rivalry between Nepalese restaurants does exist. Price of the meal is the key indicator where the restaurants are linked to specific meal price range competition by targeting the range of potential customers. Studying the Nepalese immigrant entrepreneurship highlights the interlinkage between pressure and choice. A non-Khas may under certain circumstance choose to become a Khas. In order to access better opportunity, some entrepreneurs intercommunicate their ethnic identity situationally.

5.3 Individual job searching strategy

As stated earlier, newly arrived immigrants, whose skills and education are not recognised in Finland, lose entree to the profession they previously held- creates an alternative path to seek self-employment. The constraints newcomers encounter in the seeking of employment can be interpreted as labour market exclusion, assisting the imitation of a professional class (Bourdieu & Passeron, 1977). Many immigrants seek a job by using their network. The personal source- usually includes friends, a known person from same ethnicity or region, respected community leader and so on-becomes the most dependent and frequent source of job searching method. The newly arrived Nepalese job seeker's strategy is also associated with the social integration with own community. This type of objective can be viewed as disintegration with host society but tightened the relationship of cooperation between co-ethnic employee and employer.

The job searching strategy can be purposively divided into two categories. Personal communication, the first category, features a very intense social connection with the same caste group, blood relatives and distant relatives. According to the informant's opinion, 7 out of 10 Nepalese restaurant owners managed their first job through personal communication either by same caste member or friends/relatives. An informant explains the scope of getting a job in Nepalese restaurant as below-

"If someone has friends or relatives (same caste member) here, it's easy for him to get a job."

Though the majority of the respondents claimed personal communication method is the viable job searching strategy, interestingly 3 of the respondents have answered they were employed at first place because of their professional skill and experience. This second strategy of employment possibly attributed by co-ethnic belonging over the sector professionalism. The employer is preferred to appoint the same caste members for better control. The co-ethnic employment strategy provides financial returns for the employer than employing locals. Kinship and ethnic network are the two primary sources for individual job search. The most common practice is to look for low-skilled and low-entry requirement jobs such as cleaning, housekeeping etc. Many respondents feel that they have been tricked into this circumstance by discriminatory policy in hiring immigrant job seekers. Due to these obstacles, immigrant workforces are forced to accept different careers. The foreign workforce

mostly dominates the low-skilled job market in Finland. As such, the newcomers generally use their ethnic or social network to find a job. The citation below describes the role of the ethnic network in aiding the job acquiring process.

" I applied for a housekeeping job at X recruitment company many times. I didn't get any reply. One day I called them and explained my interest. I was told that the job requires good Finnish language skill. Later I came to know that many Nepalese housekeepers work in the same position appointed by the same recruitment company. One of them was a team leader. He told me that he only could help me in the next job opening session. I gave him my CV. After 2/3 weeks I was called for the interview."

The function of ethnicity in business invokes informal practice, such as, less paid and long working hours. One of the respondents said, he was called by the employer to work on Sunday without receiving an appropriate amount of salary which is regulated under the Finnish wages law. In a situation of uncertainty, he was forced to do the work. Because he might get kicked out from the job and other Nepalese restaurants may not hire him for a lousy reputation.

5.4 Informal Financing

Before turning to explain the informal financing, I will describe an example from the practice of a similar thing explored by Thieme (2006). A study based on the Nepalese migrant in India, the researcher, examined two types of informal financial institutions- *cits* and *sosatis*. The study found that - "they are voluntary, autonomous, and membership-based organisations. They have their own objectives, rules, and organisational patterns to which all members agree. They are independent from the legal, fiscal, and financial authorities of India and Nepal " (Thieme, 2006 : P 33). The objectives of these informal institutions are- providing employment, housing information and transferring money to Nepal. The members have access to the social gathering. They work as a bridge between the agents of integration between the village and urban lifestyle.

According to Table 6 below, the members of *cits* receive fewer benefits than the members of *sosatis*. For example, money saved in *sosatis* can be used for the development of village of immigrants on the

basis of collective initiative whereas *cits* serves only individuals needs of migrants. An important consequence of self-employment largely involves the possibility of informal financing. The informal financing stands for the activities of capital collection for the entrepreneurship from non-institutional sources because of strong ethnic trust. This type of investment doesn't always produce financial returns for the investor, unlike institutional bank and investment corporation.

Table 6: Comparison of the main characteristics of *cit* and *sosatis*

	<i>Cit</i>	<i>Sosaiti</i>
	Rotating Savings and Credit Association (RoSCA)	Accumulating Savings and Credit Association (ASCrA)
Meeting	Monthly	Monthly
Payment	Monthly	Once at the outset
Amount	500 IRs	100 to 250 IRs
Number of members	About 100	Varies from 30 to 100
Allocation of money	1. By auction/bidding 2. During the lifetime of one <i>cit</i> each member gets money once	Joint decision by members whenever needed
Amount of money provided	Larger sums (between 20,000 and 80,000 IRs)	Mainly smaller sums (between 500 and 8,000 IRs)
Preconditions	Steady income of adequate size	No steady income required
Guarantor	Necessary	Necessary
Use of money	Private	1. Private 2. Community purpose
Interest	No interest (if the principle of balanced reciprocity applies) Money gain or loss depends on the bidding strategy of each member.	Simple interest (2 – 10 % per month)

Source: Thieme, 2006: P 34

The ability of capital accumulation only open to those who are socially integrated with the diasporic community on the basis of caste, race, class, ethnicity or other parameters, therefore can use the capital to start own self-employment and later change his/her position as an informal financier. One of the participants expresses the idea as below-

“As a beginner, everything was so difficult, (..) I needed of course money for the restaurant, I had own savings but borrowed a big amount from 3 friends”

In contrast to this idea, all the respondents have informal finance history. Two of them have cited that they helped a few Nepalese during their financial crisis without any financial return. According to their opinion, they contributed because of their belonging to the same caste. One respondent

instinctively stated in response to the question of why he had to lend a certain amount of money to another start-up restaurant owner as below –

“the people who are same (caste/ethnicity), bond together for helping each other. That is natural. We can’t do restaurant business if we (Nepalese) do not help each other financially”

A characteristic of this informal financing is the unspoken duality of the capital receiver and capital provider. These relationships are partly maintained for the social hierarchy in which the beginners may accept the superior position of the money giver. The factor of co-ethnic belonging dispensed as the most efficient source of informal financing. I believe that most of the Nepalese ethnic enterprises are very much identical in terms of credit accumulation. The Nepalese ethnic entrepreneurship most probably has the exclusive advantage of cultivating ethnicity for self-employment. However, formal credit dependency is also common. They, therefore, often take a loan from the local banks and other financial institution.

Chapter 6: Conclusion and the study implications

Unlike other immigrant minority groups, unemployment rates among the Nepalese remain low. The underlying reasons appear to be an important fact for the migration study discipline and government agency to understand how the successful entrepreneurship strategy is combined with the role of ethnicity. In the sense of the study application, this research would help Finnish employment agencies to understand how the Nepalese entrepreneurs are producing self-employment.

The study provides insight into the less explored area of the Nepalese immigrant entrepreneurship for the social scientists. The purposes of the thesis, therefore, examine the entrepreneurial activities of the Nepalese immigrants in the Finnish context, emphasising, in particular, the way of managing ethnicity as a resource. Self-employment practice is a livelihood initiative for many individuals with an immigrant background in Finland, and this statement also refers to the Nepalese immigrants. The study has analysed ethnicity as the leading resource of immigrant entrepreneurship by exploring manifestation of ethnicity in connection to transnational migration.

The study investigates which Nepalese community involved in the restaurant business at a large scale to understand how ethnicity enables them to enter into the path of self-employment. Social science studies, particularly on Nepalese immigrant entrepreneurship, are limited in the context of Finland. This study outlined an effort to explore the role of the ethnicity of the Nepalese immigrant restaurant businessman in the process of connecting the self-employment with various aspects of migration, integration and utilising ethnic resources in forms of branding.

Many of the issues mentioned in the study are common to many parts of the western world where immigrant minorities place themselves into a transnational connection. Economic instability, political insecurity, barriers in business, war, ethnic conflict, and an increased interest in promising life in the western world are all fundamental causes in migration in diversifying degrees. In the third chapter, I discussed the manifestation of the Nepalese ethnicity in the restaurant business. In Finland, any forms of entrepreneurship are conceived with positivity. In the same manner, I curiously look upon the value associated with the ethnicity of this immigrant minority in the running of the ethnic restaurant, nowadays a popular place for eating out. Section 3.2 sheds light upon the caste identification of the majority of the entrepreneurs. This identification of the was important since the sector has a vast influence of Khas (also known as Brahmin) caste from the beginning. The specific argument I develop from the first-hand data is based on the value associated with the entrepreneur's abhorrence towards co-ethnicity far from their homeland.

I assumed that migration to developed world from developing South Asia so much positively evaluated regardless the social status of immigrants in a host country. Contrary, immigrant entrepreneurs enjoy higher status within an in-group social relationship. By stretching this discussion to discourses and practices concerning the employment for the co-ethnic newcomers, I described that social integration with diaspora and informalities by the means of employment tangled from the notion of ethnic trust and ties. For example, a person who finds employment in a restaurant run by the co-ethnic owner tends to follow the same cycle of recruitment in order to increase social status and ethnic ties. The practice often leads to informal activities in financing and wage management. Although, I do believe such informal practices only limited between the desperate soon-to-be entrepreneurs, and unskilled job seekers.

In a comprehensive interpretation of the 12 interviews, I conducted, it has noticed that ethnic food has a strong influence in the formation of the immigrant enterprise. Section 3.3 describes the respondent's opinion of the ethnic food in comparison to the actual origin. On the whole, ethnic food tends to be absorbed by the notion of globalisation and local customisation. This is evident in the information that the Nepalese ethnic food has so much non-Nepalese influence persists when local demand and globalisation take place together. Section 3.4 studies the function of ethnicity in the process of employment. The formation of the co-ethnic network enables newly arrived co-ethnic immigrants to find a job opportunity with or without skill.

A state of trust fostered by the practice of co-ethnic employment constitutes an effort to minimise labour discrimination. Section 3.5 documents the function of ethnic trust in the process of job searching and to become an entrepreneur. The empirical evidence appearing from the interviews suggests that the newcomers failed to manage job by their qualification while ethnic trust provides easy access to the restaurant sector.

Through my analysis, I have illustrated that studying ethnic entrepreneurship should be investigated in own terms rather than the fundamental concept that arose from North-American tradition mainly by Light (1972), Gold (1972) and Portes (1994). My study gives attention to local specificity to unveil the existence of diverse context. It reflects the fact that, despite the non-historical connection between Finland and Nepal, the transnational relationship between both places performs a vital role in choosing Finland as a destination country which is largely illustrated by the economic stability bought by remittance.

Migration to the welfare state reduces the vulnerability of the young working age population and their dependent family. Besides that, migration enables migrant to improve social status. However, risks present in the host country's labour market restriction forces them to find alternative self-employment. Experience in labour market exclusion for various reasons gives rise to certain prevailing acts that play a vital role in the formation of a particular type of ethnic entrepreneurship. Those who want to involve in entrepreneurship most likely to find only way of entrepreneurship are in the restaurant sector. The absence of diverse forms of the Nepalese entrepreneurship could be a barrier of a higher

form of integration and economic mobility. As the study findings show, utilisation of ethnic resources, co-ethnic supports and easy access are the main causes for the Nepalese to involve in the restaurant business.

Section 4.1 offers a discussion of the function of transnational connection in the procurement of two types of integration, namely, social and economic. The chapter describes the current practice of migration methods from Nepal to Finland in favour of transnationalism. Section 4.2 and 4.3 draw attention to how the Nepalese create a space for social integration with the existing diaspora, especially to those who are disappointed with the labour market exclusion place themselves in the position of entrepreneurs. However, this situation does not exclude them from other kinds of integration. One of them is economic integration.

The Finnish employment agencies have a well-established process for integrating the immigrant population. For instance, paid language courses, job placement, encouraging entrepreneurship by providing training and financial support. The purpose of these initiative stands for the enhancement of economic productivity by placing them in the self-employment industry.

In Chapter 5, I have brought attention to the practice of informalities and branding of the Nepalese cuisine. Section 5.1 shows Nepalese cuisine establishes ethnic identity branding for the host society. The notion of the study – concerning the implication in entrepreneurship is pointed out in a context of the Nepalese restaurant business as a reason why employment, branding and financing are accumulated on the same idea of ethnicity. The results of this study intimate the necessity for a fair employer and employee relationship. Drawing from the participants' opinion, I aim to discuss the multiple roles of informalities in immigrant entrepreneurship. Section 5.4 shows that, although the modern banking and financing system exists, respondents have the dependency on informal sources. In line with this, dependence on informal job searching has led to less social mobility.

The practice of law should prohibit the tactics that employers use to take advantage of newly arrived desperate job seekers to place them in an informal economy. Also, the immigrant entrepreneurship needs more serious attention for secure financing and small business friendly taxation policy. Due to the lack of sufficient money and managerial expertise the Nepalese entrepreneurs experience the

absence of mobility. The empirical findings revealed that the Nepalese immigrant entrepreneurs have the key role in the process of job creation for other Nepalese immigrants. As such, the overall development of human resource and productivity cannot be initiated without the efforts of immigrant entrepreneurs. Therefore, it is necessary to induce an entrepreneur-friendly policy.

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